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New desktop modems and access servers will be available this month, with PC cards coming soon. You'll find a list of dealers where you can buy them on the 3Com Web site. And if you're currently an x2 user with a U.S. Robotics® modem, Megahertz® PC Card or Total Control™ access server, there's information on how you can easily upgrade.

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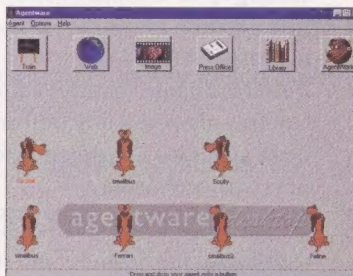
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JOIN HOME OFFICE COMPUTING ONLINE

On the Web

Surf over to **Smalloffice.com**, the Web site for successful business owners, for your daily dose of small-business bonhomie.

- **Tax Mini Site** All the latest on new tax laws, best tax software, and even an excerpt on self-employment taxes from *Taxes Made Easy for Your Home-Based Business* by J.K. Lasser (www.smalloffice.com/miser).
- **Sales & Marketing Quiz:** Are you sure that you're the best salesperson for your business? Find out by taking our interactive quiz (www.smalloffice.com/guru).

On America Online (keyword: soho)

Join us for "Your Business Dinner" every Wednesday night at 8 p.m. ET where we serve up a heaping helping of food for thought. Check our site for a schedule of events.

Wednesday, February 11, Dr. Rick Brickman, author of *Dealing With People You Can't Stand* (McGraw-Hill) shares conflict-resolution strategies.

Wednesday, February 25, Jay Levinson, marketing guru, talks about marketing techniques to grow your business.

Wednesday, March 4, Charles Pappas, *Home Office Computing's* online guru, ponders Web site promotion.

Wednesday, March 11, Ken Erdman from the Business Card Museum talks about the most effective business cards.

Wednesday, March 18, Martin Nissenbaum, CPA, Ernst & Young, offers advice on doing your taxes.

Wednesday, March 25, David Lindsay, author of *Madness in the Making* (Kodansha), explains how to patent your work.



ON TELEVISION

- Tune in to CNN's financial network, CNNfn, and watch *Take It Personally*. Our editors appear the second Tuesday of every month between 5:30 and 6 p.m. ET to discuss current small-office issues, demonstrate technology, and answer your questions.
- Watch our contributing editors on their weekly, half-hour series *Working From Home With Paul and Sarah Edwards* (Home & Garden Television, 423-694-2700).



ON THE RADIO

- Set your dial to your local CBS affiliate (log on to www.cbsradio.com to find a station in your area). Every day, in HOME OFFICE COMPUTING's *Small-Business Minute*, features editor John Godfrey gives you practical and timely news and ideas for growing your business with technology.
- Listen in on Paul and Sarah Edwards as they discuss business and technology on the *Working From Home* show (Business News Network, 719-528-7040), Sundays, 10 to 11 p.m. ET.

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MOVIE MOGUL



My daughter's into movies.

Not watching them. Making them. She's amazing. She's takes the video that she's shot and turns it into Quicktime™ movies. It's great. But it sure does use up my hard drive space. **So I bought a SyJet™ drive from SyQuest.** It uses 1.5 gigabyte cartridges and right now you can get **THREE GIGS** of removable hard disk space for only **\$299*** - including hardware. Additional cartridges cost just **\$79** each! Now she makes movies for almost the price of taking the family to see one!

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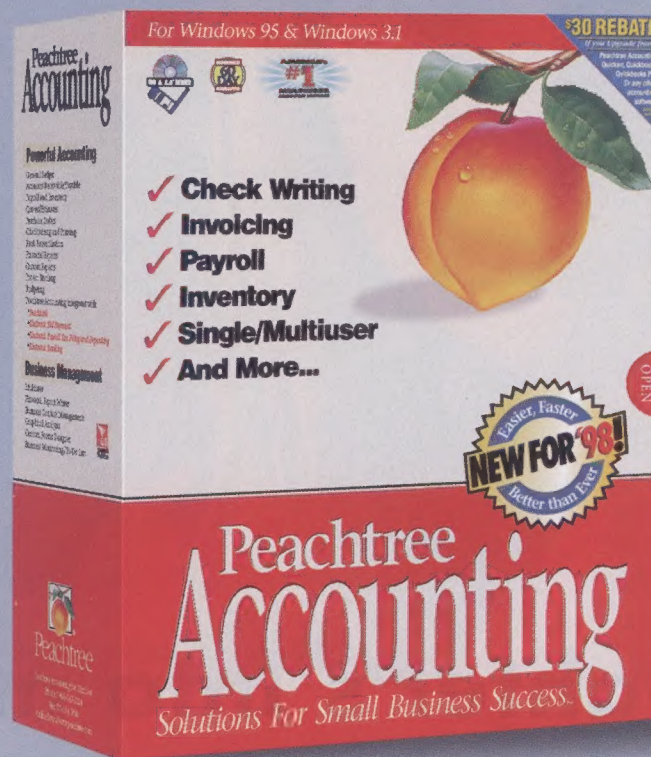
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CIRCLE READER SERVICE 34

Have You Got a Minute?



ARTHUR H. GERMAIN III
Editor

"Fax me that proposal. Better yet, e-mail it to me so I can use it right away. Wait a minute—can you put the whole document on your Web site so I can just send the URL to my client?"

Sound familiar? No matter how much time you manage to save, there's always a way to spend it working. That's a recurring theme in this issue. What technologies can help you save time? How can you do something in less time? What can you do with your not-so-copious amounts of spare time?

I like to read industry magazines or visit news-oriented Web sites. I think it's important—no, make that imperative—to keep current about the people, events, and

products that affect my business. The three industries that I watch most closely—publishing, advertising, and computing—are dynamic and filled with movers and shakers.

The really neat trick is to take the information you find in your spare time and apply it to your own business. Take Rich Saumby, a Houston-based restaurateur. Saumby went outside his industry to improve his operation. He has already applied the principles of just-in-time inventory and open-book management—each

employee is responsible for maintaining his or her own profit-and-loss statements for Pizza Roma, his restaurant. These ideas are unheard of in the restaurant business and have given him a competitive edge and a healthy bottom line. Now Saumby has spare time *and* a new idea.

A few months ago, Saumby told me that he wanted to spend time managing operations, not people. He also was looking for a way to lower turnover at his pizza restaurant by providing better training for his cooks and waitstaff—he was interested in taking the training videos he had made and putting them on CD-ROM so that his staff could continually update their skills. I pointed Saumby toward his computer consultant to discuss the necessary hardware and software.

Working from his home office, where he and his wife, Susan, run business operations, Saumby continued his search for more information. He learned about CBT—computer-based training—which is already a mainstay in many technology businesses. Then he found time to attend a class on Java programming at the University of Houston—not because he wanted to learn about Web programming,

but because he wanted to meet people who might know more about computer-based training. He was put in touch with Altair Interactive, a Houston company specializing in creating CBT programs. Could they help him build a program for the restaurant industry?

Absolutely, it turns out. In fact, the state of Texas will even reimburse most of the training expenses through its Smart Jobs program.

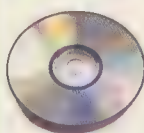
Saumby called me just after New Year's to tell me about his progress. He's building a program that will allow him to train new restaurant employees and help existing employees brush up on old skills or learn new ones. And while he's developing groundbreaking training for a pizza business, he's scheduled to break ground on a larger restaurant in the first quarter of 1998.

Now *that's* time well spent.

How do you spend your time? And how do you use technology to maximize your time? Send me a note at agermain@smalloffice.com and I'll get back to you—when I have a minute.

Arthur H. Germain III

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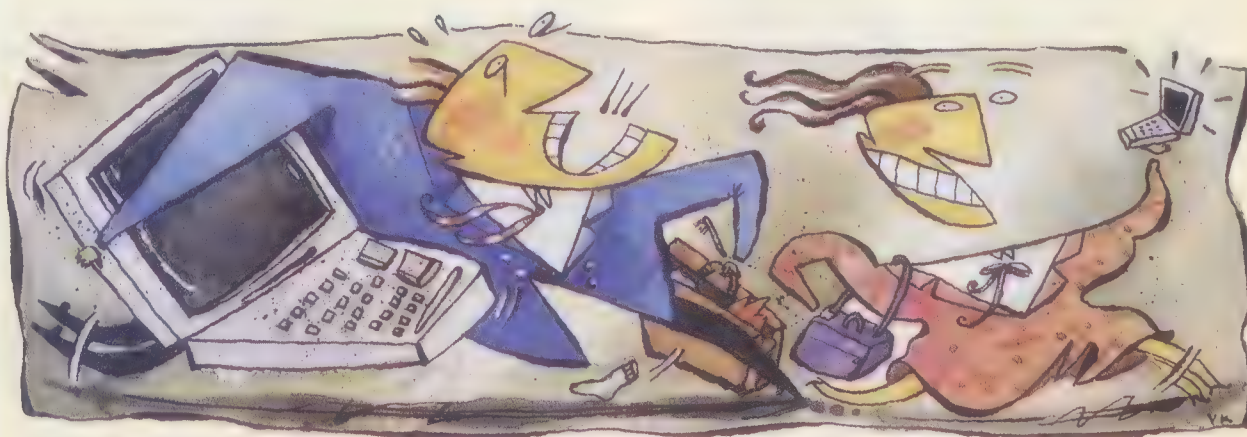


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The Tax Is in the Mail

I am concerned with your "Pocket an Extra \$60,000 This Year" article (*January 1998, page 58*). The tip to save on sales tax by shopping via mail order can be misleading and may cause business owners problems with their state tax authorities. I can't address the laws for every state, but in

Connecticut if you purchase an item, such as a computer, through the mail and you're not charged sales tax, you must pay a use tax. If not, you can be audited and subject to back taxes, interest, and penalties. Your advice, although well-intentioned, could lull companies into a false sense of security.

CAREN SCHWARTZ

Time & Cents Consultants LLC
via the Internet

Party Like It's 1999

I knew that there was a serious problem coming down the road with the year 2000 computer bug, but thanks to January's article ("Millennium Bug Infests the Whole Office," *Up Front, page 23*), I've already begun to brace myself. My question: Is there a place to get the latest news on what we can do? More important, how can we see what the government and banking institutions are doing to make sure that our money stays intact once the clock strikes midnight in 2000?

J. REED

New York, NY

EDITOR'S NOTE: Currently, one of the best places to turn for information is www.year2000.com. And we'll continue to cover this topic as the millennium draws closer.

Mailbots

First, I wanted to thank you for January's article, "Route Info With E-mail Robots"

(page 46). Although I must confess that I have not been using your tips in a home office, they have helped me to streamline my interoffice information. With all our departments and off-site locations, it is becoming a logistical nightmare to figure out who should be receiving what memos and messages. Now, we are in the process of reworking our interoffice communications. We also plan to include our clients on our mailing lists. Getting the word out has never been easier!

CHRIS DOWNING

Union, NJ

You Ought to Be in Pictures

The series of articles and buyer's guides in your January issue's theme, "Your Desktop Darkroom," couldn't have been better timed. I work on film sets and one of the biggest problems I come up against is trying to figure out how to make things work properly

on the set. After seeing a friend's digital camera and how it makes his work easier, I've been anxious to learn more. Now, not only do I have a better understanding of what I need to look at, I'm pretty sure I know which one will be on my wish list for the coming year. If I had any request, it would be for more coverage of digital video and still-image cameras. In addition, perhaps you could run a buyer's guide on the best editing software to use in a variety of situations. How about a Design Doctor column with some practical advice? I could go on and on.

LISA MAREINISS

Weehawken, NJ

Makeover Madness

It's no big surprise that Josephine Amplo and Jim Larson needed an intervention to get their businesses in order. After reading "Go Ahead Make Over My Day" (*January, page 66*), it sounded as if both of them needed more than just their business day restructured. I'm not an organization professional, but it makes sense to start delegating your activities when things get that out of control—hire a few kids from a local school or set up defined work hours, for example. When starting out, there is a desire to control every aspect of your burgeoning business, but you shouldn't let it consume your entire life.

JASON BEHAN

via the Internet

You Could Already Be A Winner

Well, six months have come and gone ("The Adventures of Cyber World," *June 1997 to December 1997*), and I've seen this floundering business start to take itself seriously. I plan on staying tuned to your Web site for the continuing adventures, but I hope that you continue to select and aid other small businesses that are in dire need of help. As always, I turn to HOC first when I'm looking for tips on how to run my business and solid advice on what my next purchases should be. Who knows? Maybe next time you'll select my business and give it a helping hand.

Thanks again for putting together a great magazine and giving a voice to our market.

SUE MILLER

via the Internet



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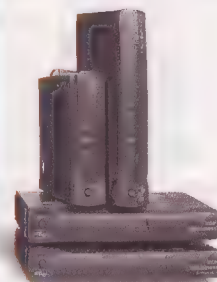
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Views on the news

up front

TELECOMMUNICATIONS

Uncle Bell Wants You!

Get ready to be seriously wooed now that all the regional Bells have figured something out: The fastest growing telecommunications markets are small businesses, work-at-home consumers, telecommuters, traveling sales forces, and residential consumers. Accordingly, every regional Bell nationwide—Bell Atlantic, Ameri-

The new marketing strategies all focus on creating a more intimate connection with consumers—and that means telemarketing, selling in the retail channel, Web site contests, special offers, and public events.

What does all this mean for you? Opportunity.

The best way to deal with their come-ons is to become a tough negotiator.

The products and services that these companies are starting to hawk include ISDN lines, second phone lines for use by either modems and/or teenagers, and direct Internet access.

The ISDN "packs" typically include a terminal adapter, an installation fee, a monthly rate for service, Internet access, and a choice between a router for a small-business configuration or a second phone line for a home office.

Prices seem stable too. Most companies charge \$19.95 for Net access, \$450 for ISDN installation, and \$30 to \$50 per month for ISDN service.

Executives at BellSouth and GTE are also talking about offering ADSL services—more than double the speed of ISDN—in Florida, Texas, Alabama, California, and Washington. Neither would discuss specific launch dates.

Log onto the regional Bell Web sites regularly to check product and service updates (all regional Bell URLs are www.company-name.com). Or better yet: Sit back, wait for the marketing team to make its pitch, and let them grovel a bit when they come a-courtin'.

—RIVKA TADJER

If you've ever called your credit card company and tried to cancel your card only to be offered a lower interest rate, then you know how to deal with your new, competition-minded local service provider.

Another key strategy to getting better service is to hint that you'll have increasing telecommunications needs in the near future—more phone lines, more digital bandwidth, videoconferencing, and call-center applications.

tech, BellSouth, SBC, US West, and even GTE—is starting to design and sell product bundles that are targeted squarely at these markets.

Because regional Bells have been allowed to operate as mini-monopolies, they've long been associated with inconvenient products and poor customer service. But now that the FCC is allowing long-distance companies such as AT&T and MCI into the local service market, regional telcos are changing their approach.

FIVE 'N' DIME

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QUICKEN CHEAP. The personal finance wizards at Intuit have launched Business & Investing by Quicken.com (www.quicken.com), a catch-all money-management site that will help you assess your retirement plans, secure the best loans, find tax loopholes, and otherwise keep you out of debtor's prison. Quick-click features such as the 60-Second Insurance Selector and the step-by-step home-buyer's guide are both priceless and free.

"AD" TO YOUR WEB SITE. LinkExchange (le-express.com) has just made it easier to promote your business on the Web. The 200,000-member network is now offering LinkExchange Express, a self-service ad-buying tool that helps you place ads on member Web sites. With packages available for as little as \$50 for 4,000 ad views, you can get your campaign up and running in 48 hours.

WEB SITES

Cookies Are Good For You

Internet privacy advocates are constantly kvetching about cookies, the tiny bits of information that are stored on your computer when you visit certain Web sites. These files contain personal data—such as passwords, shopping preferences, and even credit card numbers—and are often created without your consent or knowledge.

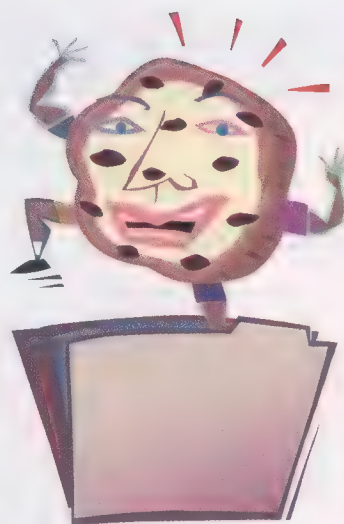
From a browser's perspective, cookie files can seem invasive and a bit creepy. But Web hosts need to wonder: Can cookies ever be good for you?

Absolutely. The Stork Site (www.storksite.com)

integrates cookie technology as a value-added feature. First-time users input their due dates and every time they visit, they're greeted personally—"Today your baby is 10 weeks and four days old"—and presented with information on their particular stage of pregnancy.

"Our visitors love the personal touch, and it allows them to be a full part of the site," says Stork Site founder Tori Kropp.

Viamall (www.viamall.com) uses cookies to keep track of what customers want to add to their shopping baskets. Marshall



Craig, software engineer at American Information Systems in Chicago, uses them to store information when visitors leave in the middle of filling out a questionnaire.

Cookies can help you sweeten your Web site, but you've got to be careful about how you use them. Cross some invisible lines and cautious users may decide to toss your cookies forever. Here are some tips.

- Don't go cookie crazy. You should never need more than one cookie per visitor—just a simple coding string to identify someone. This is crucial now that Netscape Navigator and Microsoft Internet Explorer offer cookie-notification features that sound alarm bells every time you choose a page with a cookie.
- Allow browsers an alternative. Let people log in instead of using cookies, or let them see uncustomized pages.
- Put a note about cookies in your "site information" section. And make sure the cookies expire within a reasonable time period.
- Encrypt the cookie to protect it from prying eyes, if you're going to save sensitive information. Maethee Ratnarathorn of Atypica Web design in Bedford, Massachusetts, does that for the Hugely Fun Toy Store (www.hugelyfuntoys.com), where site users store their real names and e-mail addresses.

The bottom line, according to Eric J. Hansen, founder of Worldmachine Technologies in Boston: If cookies aren't helping your customers, they're not doing their job.

For more information on using cookies, check out Netscape's cookie specs page at home.netscape.com.

—HEATHER NEWMAN

Anatomy of a Telecommuter

So what does a telecommuter look like anyway? According to an AT&T survey, they may be showing a little gray hair—more than 60% of U.S. telecommuters are baby boomers between the ages of 33 and 51. And if they're grinning, well, that's because 73% are more satisfied with their personal and family lives since they began working at home. The survey also found that technology use is strongly correlated with increased business and personal satisfaction. Here's a snapshot.

79% use cell phones

84% have a better relationship with their children

32% have at least one child

24% received greater job recognition or a promotion as a result of telecommuting

51% have a bachelor's degree or better

80% use beepers

74% are married or part of a couple

83% say telecommuting provides a better balance of work and personal life



CHART BY ALAN BASDEN; ILLUSTRATION BY JOHN R. NELSON

Source: 1997 AT&T Survey of Teleworker Attitudes and Work Styles

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CIRCLE READER SERVICE 42

BUSINESS TRAVEL

Come in, Stay a While

Business travelers know all about the high cost of traditional hotels, which

an Atlanta-based IBM consultant on extended assignment in Virginia. "Anyone who travels a lot knows that by the third day in a hotel, it gets old."

Extended-stay prop-

from home." What's more, the front desk staff handles all of her photocopying and limited faxing needs.

With more than 250 locations, Marriott's upscale (\$75 a night and up) Residence

Inns are the industry leader, offering wood-burning fireplaces, exercise facilities, and meeting spaces. Last year, Marriott's more moderate TownePlace Suites debuted with nightly rates starting at \$55. Extended StayAmerica Inc.

plans to mushroom from 181 properties to more than 550 by the

end of 2000. And Staybridge Suites by Holiday Inn will have 200 locations in place in the next four years.

Extended-stay lodging makes sense for the connectivity-minded business traveler. Dual-line phones, in-room modem

jacks, personalized voice mail, and free local calls are standard at many locations. Hotels also woo guests with cutting-edge technology: Homewood Suites is testing accessing computer functions via television, including express check-out and Internet access. If guests at Staybridge Suites don't like the floor plan, they can select a new one using the interactive television system; the furniture is rearranged while they're out.

There is a trade-off, of course. Extended-stay chains hold down costs by offering limited amenities. Guests fix their own meals instead of calling room service and housekeeping tidies the room twice weekly rather than daily. Pared-down service means smaller staffs—but significant savings for travelers.

—ALISON ASHTON



INN AND OUT
TownePlace Suites by Marriott goes for the homey feel.



may be why extended-stay hotels are the fastest-growing segment of the lodging industry. With nightly rates starting at \$35, extended-stay hotels are an option you can't afford to overlook.

"It's not easy being on the road," says Deborah Bridges,

erties—designed for anyone staying a week or longer—are a comfortable, affordable alternative. With a full kitchen, dedicated workspace, and a two-line phone, Bridges's one-bedroom suite at Marriott's TownePlace Suites is "my home away

COOL GEAR

We'll Follow the Sun

The Mercury II from Keep It Simple Systems may look like a sun reflector, but don't expect it to help you with your tan. This portfolio-size solar cell, made to run in conjunction with your laptop, promises to double your computer's battery life. The catch is, because notebooks use so much power, anything short of a halogen lamp won't be much help. But if you live in a sunny climate, the Mercury II may be a good accessory for your PC or Mac notebook. Call for model availability. (K.I.S.S., 406-442-3434, 800-327-6882, wildwestweb.com; \$395)

—DARREN GLADSTONE



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one complete package!

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18

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business traveler. Dual-line

5 Ways To Save If You Work At Home

- 1. Take advantage of FREE business advice from the experts** — SCORE (Service Corps Of Retired Executives) is a non-profit organization that provides small business counseling and training under a grant from the U.S. Small Business Administration. Call 1-800-634-0245, or visit their home page at www.score.org.
- 2. Lower your airfare costs** — Even people who work at home can find travel a part of their business requirements. Internet services like Travelocity (www.travelocity.com), Microsoft® Expedia.com (www.expedia.msn.com), and Biztravel.com (www.biztravel.com) let you comparison shop for the best airfare bargains.
- 3. Create a marketing plan ... for little or no cost** — An effective marketing plan maps your sales goal while pinpointing the hazards of unprofitable markets. If you feel uncomfortable creating your own marketing plan, why not have the local business college help you? Get in touch with the dean of the college or the marketing program and see if they'd develop a marketing plan for you as a project for their seniors or graduate students.
- 4. Get affordable health insurance** — Many people who work at home don't have health insurance, or pay a heavy cost for their coverage. However, if you join an association related to your business, or even one of the many home-business associations available, you can get competitive insurance rates. Look in the Yellow Pages under "Associations," or search the Internet.
- 5. Combine your communications services** — Until now, you've had to worry about different rates for long-distance, toll-free and calling card services. Now, Sprint Sense Home OfficeSM changes all that. It's a complete package of services. And you pay one low flat monthly rate for all your domestic calls. Plus, there's only one bill to pay and one Customer Service number to call. To sign up, call **1-800-557-1163**.

There is no connection between Sprint and any other service provider mentioned above. Sprint is not responsible for any information obtained from or transaction entered into with any third party.

COOL

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... THINK OF IT AS YOUR HOME OFFICE SURVIVAL TOOL

All your communications needs in one complete package!

Sprint Sense Home Office gives you the tools for greater productivity, all for one low monthly rate. It's a complete package of communications services:

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You can use these minutes however you choose – long-distance calls, incoming toll-free calls, calling card calls, cellular long-distance calls ... even for fax and modem usage. Plus, you have only one bill to deal with each month and one Customer Service number to call.

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*Rates apply to domestic long-distance calls only and are subject to change. Certain restrictions apply. Connection fees apply for international and Operator-assisted calls. Toll-free and FÖNCARD calling card calls from a payphone will be assessed an additional surcharge to cover FCC-mandated payments from long-distance carriers to payphone providers.

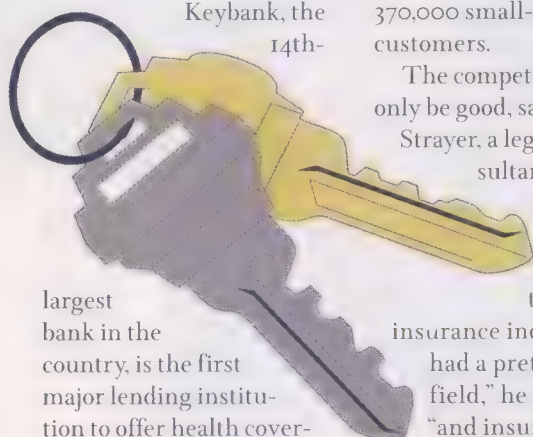
HOB 3/98

HEALTH INSURANCE

Keybank Locks on to Insurance Market

The self-employed may finally get some price relief on health-care costs. And it's coming from an unusual source: the local banker. Cleveland's

Keybank, the 14th-



largest bank in the country, is the first major lending institution to offer health coverage to small-business customers.

"This is probably the number-one need of small business," says Keybank spokeswoman Carolyn L. Willard. "This is an

untapped, underserved market." Keybank has contracted with three health care providers to underwrite the coverage, which will be offered to the bank's 370,000 small-business customers.

The competition can only be good, says Jack Strayer, a legislative consultant in Washington, D.C.

"For a long time the insurance industry has had a pretty clear field," he explains, "and insurance coverage for small business tends to be more expensive." As a result, studies show that the vast majority of the estimated 42 million Americans without insurance cover-

age live in families in which the breadwinner owns or works for a small business.

Keybank just started offering the service in Ohio and plans to expand to all 14 states in which it does business by 2000. The bank will deduct premium payments from the small business's account and electronically transfer them to whichever health-care provider the company has chosen.

Willard expects brisk demand, noting that after a story about the bank's plan ran in the *Anchorage Daily News*, the local branch received 100 calls. "Right now, we are a really small fish, but there has been a great response to this," she says.

Still, not everyone thinks this trend will take off. Richard A. Elliott, national practice leader for employee benefits services for insurance broker J&H Marsh & McLennan, shrugged off the new competition.

"I am sure they see this as a way to expand their existing client relationships and generate some revenue, but I don't see any major effect on the marketplace," Elliott says. "The highway is littered with folks who discovered that the nuances and subtleties of the insurance business are hard to master."

—CLAUDIA MACLACHLAN

ASK THE EXPERT

Barrie Dolnick is the founder of Executive Mystic, a consulting firm that provides psychic guidance for professionals, and the author of *The Executive Mystic: Psychic Power Tools for Success* (HarperBusiness).



Q: How can our working environments make us more productive?

A: Natural objects or symbols—such as crystals, images of animals, plants, certain fabrics, or even objects that you find on a hike—definitely enhance our creativity and our power potential. By surrounding ourselves with them, we create a sacred space where we can explore our potential, where we don't feel locked in. Try putting a bowl of apples in your office. Vessels are good for holding your creative potential, and apples are a symbol of wisdom, fertility, and love. Color is important too. Office colors are often dreadful—like mauve or institutional green. Try using such success colors as yellow and orange. Add a yellow cushion to your desk chair or drape an orange scarf over your chair. You'll be more relaxed and more productive.

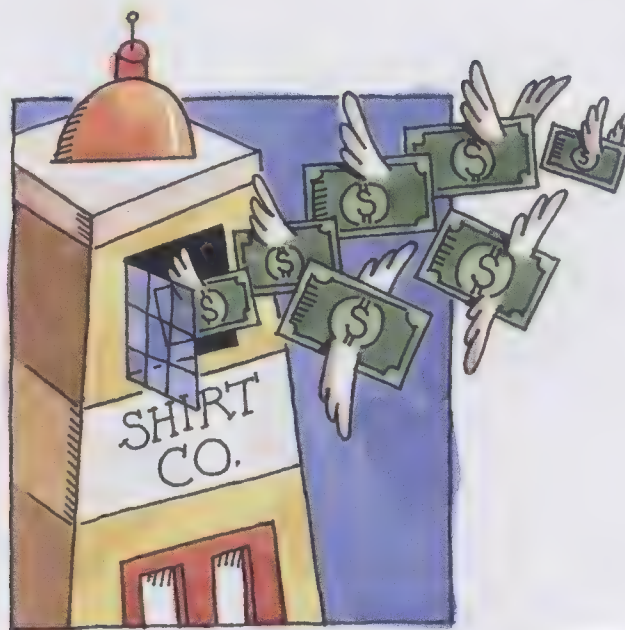
—JOHN GODFREY

WE SALUTE

...America Online's decision to file a lawsuit against a company that wouldn't stop spamming its members. According to the suit, the online marketing firm Over the Air Equipment has been falsifying transmission data to circumvent the online service's filtering controls. The junk e-mail it sent to subscribers contained a link to an "adult entertainment" Web site and included a pirated AOL icon indicating it was an "approved" site. It looks like AOL is finally throwing its weight around in the battle against spam. About time.

WE DISPUTE

...Middleburg Interactive's M-3 Internet monitoring and analysis program—an Orwellian service that creates a climate of fear on the Web. Middleburg is marketing the M-3 as a corporate defense against "the dangers of cyberspace," but what it really does is track down anyone who posts anything negative about businesses willing to pay \$1,500 a year for the service. Middleburg then provides "response tactics" and makes "strategic recommendations for preventive action." If enough businesses buy into this thinking, the Cyber-Thought Police could silence us all.



*They wanted to send packages out the door-
but money flew out the window.*



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\$10



UP TO
\$10



\$3*

What's Your Priority?™ <--

FE89

Be smarter about your business. Switch to Priority Mail™. The more packages you send, the more money you save.

*Priority Mail average delivery of 2-3 days. Price comparisons based on Priority Mail up to 1 lbs. vs. 24lb. published rates for FedEx 2Day from \$7.25 to \$10.25 and UPS 2nd Day Air from \$7.25 to \$10.50. © 1997 U.S. Postal Service.

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CIRCLE READER SERVICE 35



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CIRCLE READER SERVICE 62

sneak peeks

OUR UP-TO-THE-MINUTE REPORT ON NEW HARDWARE AND SOFTWARE

BY PHILIP ALBINUS

Sound Design

When your business presentation is done and you're back on the airplane, plug in a headset and pop in your favorite music CD. Compaq took its smart vitamins when designing the Presario 1680, its new 200MHz Pentium notebook with MMX technology. You can access the CD functions (Play, Stop, Next/Previous Track, and Volume) even when the notebook's closed. Compaq Computer, www.compaq.com; prices start at \$2,999

READER SERVICE 101



Speedy Delivery Remember when FedEx seemed fast? Shipping overnight now seems archaic when you use a new Web service called **e-Parcel**. It promises to deliver any type or size of digital media files to multiple addresses over the Internet without bogging down your or your recipient's PC. The service claims it's up to seven times faster than e-mail and can deliver files larger than is possible with e-mail. Pricing depends on the file's size and urgency. *E-Parcel*, a division of Mitsubishi Electronics America, 617-964-5566, www.e-parcel.com; prices vary

READER SERVICE 102

Now You're Talking Why send a five-sentence e-mail when a 20-second conversation will do? The new **VoiceE-mail**, based on IBM's VoiceType technology, adds voice-recognition technology to your e-mailings for more precise, persuasive, and personal messages. You train the software (and the bundled headset) to recognize your voice, then just bark a few commands and dictate away. *Wizzard Software*, 412-621-0902, www.wizzardsoftware.com; \$49.95

READER SERVICE 103

Go Wireless If you're tired of hunching over your PC, cut the cord—literally. With Logitech's new **Cordless Desktop**, you can finally put some distance between you and your computer. The Cordless Desktop works on radio frequencies, so pesky line-of-sight infrared doesn't hamper your computing time. The unit comes as a keyboard/mouse combo and promises to work in Windows 95 and Windows 3.1. *Logitech*, 510-795-8500, www.logitech.com; \$99

READER SERVICE 104

Roll With It We've been using the new **Microsoft Trackball 2.0** for weeks now and we haven't missed our mouse at all. With a sleek new design that positions the ball at the top of the unit and the mouse buttons on the left-hand side, we've grown accustomed to pointing and clicking in an easy afternoon. And with its Intellipoint features, we can scroll through Web pages, assign shortcuts, and more. *Microsoft*, 800-426-9400, www.microsoft.com; \$99

READER SERVICE 105

UPDATES

Having a little trouble opening those pesky Microsoft Word 97, Excel 97, and PowerPoint 97 files in your WordPerfect Office Suite? Happily, help has arrived: Corel, publisher of the WordPerfect Office Suite, has established a Web site where you can download the conversion tools for the new Word and Excel file formats. Point your Web browser to www.corel.com and go to the support page for the tools you need to make the different word processors and spreadsheets cooperate with one another.

READER SERVICE 106

Psssst. Ditch that contact manager and get yourself some sales force automation software—for free! Swing over to the SalesLogix Web site and download the personal edition of SalesLogix 2.0, a contact manager on steroids that helps you track clients, place orders, and perform follow-ups. *SalesLogix*, 800-643-6400, www.saleslogix.com

READER SERVICE 107

Good news for Hansol monitor owners: Hansol Multitech has extended its warranty to three years for parts, CRT, and labor for its entire line of 14-, 15-, 17-, and 19-inch monitors. The extended warranty applies to all monitors bought after December 1, 1997. Check out the company Web site (www.hansol-us.com) for details or call 888-HANSOL1.

READER SERVICE 108

THIS COLLAR GOES TO FILEMAKER PRO.

The Town of Poughkeepsie Police Department uses FileMaker Pro to organize their entire operation. So they can nab more bad guys.

The Town of Poughkeepsie Police Department once used two notepads and a ballpoint pen to track cases. Though this is a common system, it leaves a lot of holes. So with no formal software training at all, Detective David Lundgren mastered a new and better way. He rounded up some drug-seizure money, picked up a copy of FileMaker® Pro software, and quietly revolutionized his department's operations.

MILLIONS OF FANATIC USERS

But if you think the Town of Poughkeepsie PD is an isolated case, your evidence must have been tampered with.

Truth is, millions of zealous users in organizations of all shapes and sizes manage their data with FileMaker Pro. It brings new information to light, you can customize it to the way you work, and it's easy to use. Importing spreadsheet data is as simple as dragging and dropping.

Designed for
Microsoft®
Windows NT®
Windows 95



Mac OS



USE INFORMATION IN WAYS YOU NEVER THOUGHT POSSIBLE

FileMaker Pro can show you information you didn't even know you had. And its extensive sorting and reporting capabilities let you view that data however you like, creating everything from simple mailing labels to a complex inventory system. Spreadsheets just can't do that. What's more, anyone can use it. "I have guys working for me who can erase a hard drive just by looking at it," said Lundgren, "but every one of them gets the job done with FileMaker Pro."

To get the full story on how FileMaker Pro has simplified life for the Town of Poughkeepsie PD and other organizations, visit us at www.filemaker.com/hos. Or visit your local reseller so you can start using FileMaker Pro right now.

MANAGING INFORMATION IS A SNAP

Just ask Detective Lundgren: "Yesterday we brought in a suspect for a string of residential burglaries. The detective did a quick find on his laptop: 'Burglaries in Zone 2 since August.' The suspect confessed to five of them. And there's no way he would have if we hadn't had FileMaker Pro."



Simply powerful software.™



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THE COMPUTER SUPERSTORE®

COMPUTER **City**
CENTERS

Fry's
ELECTRONICS

MICRO CENTER
THE COMPUTER DEPARTMENT STORE®

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Hands-on reviews of the latest software, hardware, and communications products

new noteworthy

Blazing New Trails

NEC Direction SPL333 ★★

DESKTOP PC

Configuration

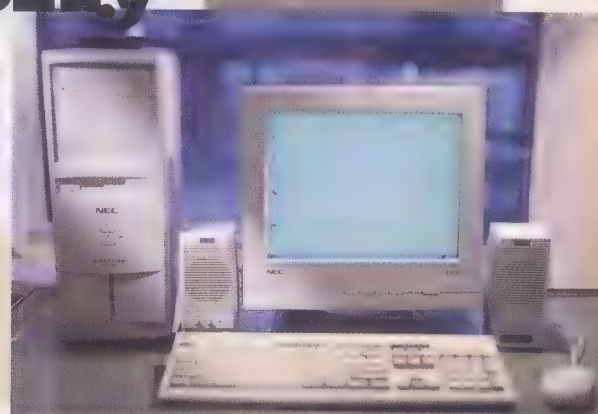
WIN 95 333MHz Pentium II processor, 4.3GB hard disk, 64MB of SDRAM, 4MB of VRAM, 32x CD-ROM drive, 56Kbps data/voice/fax modem, Microsoft Office 97 Small Business Edition

Est. Street Price

\$2,198 with 15-inch monitor (READER SERVICE 111)

Manufacturer

NEC, 888-8NEC-NOW, www.nec.com



Every few weeks brings a new breed of Pentium chips that are scorching a path to quicker computing. Well, hang on to your hats, because this month we take a look at one of the first 333MHz Pentium II systems out of the hopper: the NEC Direction SPL333. This new chip set will have you computing faster than ever.

As you'd expect, the Direction SPL333 is a speed demon, to say the least. Microsoft Word 97 launched in the blink of an eye and the larger Adobe Photoshop image-editing program launched in about four seconds.

NEC got it right when it released its Ready Office line of business PCs in 1996: a built-in Iomega Zip drive, Microsoft Office Small Business Edition, and APC BackUPS office are included with each system. The Direction line is the company's first foray into the direct market. This means the systems are more stripped

down; if you want a built-in Zip drive or a 17-inch monitor, for example, you have to ask for it. The system we reviewed was Zip-less and came with a 15-inch NEC C550 monitor.

Our experience with the Direction wasn't glitch-free. The bundled online software couldn't recognize the installed U.S. Robotics modem. When we called the technical support line, however, we were pleased by the relatively painless five-minute hold before a technician came on and directed us through reconfiguring the modem's IRQ settings. Once up and running, we noticed swift action between the processor and the modem.

Although it's not exactly oozing with extras, the Direction SPL333 has a few commendable features. The compact Altec Lansing ACS-90 speakers produce such a rich sound that they seem to be boosted by a subwoofer. The system also

PROS: Speedy 333MHz processor, impressive sound, great price

CONS: Difficult modem setup, Zip drive not automatically included

comes with a microphone and RapidComm, a voice answering program.

The gray and white two-tone keyboard, listed as "ergonomic" in the system manuals, was actually of the standard flat variety, but it's sturdy enough. Although it ran smoothly, the 32x CD-ROM drive produces a distracting humming noise when it launches a CD—you may want to position this system underneath your desk.

Overall, the SPL333 is a performer, but it begs the question: Do you need this speed? If you're upgrading from a 133 or 166MHz Pentium system, yes. But if you're currently using anything higher, you'll need a stopwatch to notice any difference.

—CATHERINE GREENMAN

THIS MONTH:

NEC Direction SPL333

TurboTax Deluxe 97

Guard Dog Deluxe

Mitsumi CR-2600TE
CD-R Drive

Easy CD Creator
Deluxe Edition

PaperPort 6000

Inspiration Professional
Edition 5.0

First Aid 98

RealHelp Extra Strength

HotOffice

Tina

RATINGS

The one-to-four-star ratings are based on performance, features, setup, ease of learning and use, availability, warranty, support, documentation, and price.

Excellent
Good
Fair
Poor

Save a Smile for April 15

TurboTax Deluxe 97 ★★½

TAX PREP
SOFTWARE

Requirements

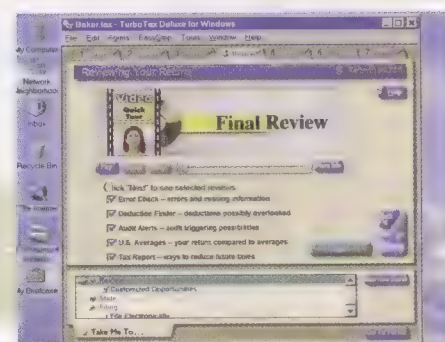
WIN, MAC 8MB of RAM, 31.5MB hard-disk space, CD-ROM drive, SoundBlaster-compatible sound card and speakers

Est. Street Price

\$50 (READER SERVICE 112)

Publisher

Intuit, 800-446-8848, www.intuit.com



Worried that the recent tax law changes will make your 1997 tax preparation even uglier than usual? Relax. Intuit TurboTax Deluxe 97 for Windows (MacInTax 97 for Mac), patriarch of this sanity-saving class of software, is primed to help you claim your fair share of an estimated \$150 billion in tax reductions for 1997, according to IRS figures. All of the included online reference books, videos, and tutorials have been updated to reflect the changes for 1997 as well as some of

the updates you can expect in 1998.

To reduce data entry time and increase accuracy, we imported as much information as possible. If you used TurboTax in 1996, last year's numbers are automatically carried forward for interest, dividend accounts, and employment and banking vitals. As always, you can import your year-end totals from Quicken. Although importing has improved, it's still a bit tricky, especially for accounts with split trans-

actions. Enhancements to the basic TurboTax input methods made supplying the rest of the information less of a chore. Fewer instances of irrelevant information or inappropriate questions, which dogged previous versions, sped up the Interview method considerably.

Directions for electronic filing are more complete too. Intuit lets you file your federal form for free. Tax Report, a new addition this year, analyzes your return and provides a list of suggestions

PROS: Nearly painless tax preparation

CONS: Importing data from Quicken is still tricky

for saving on next year's taxes. We combined our Tax Report with the improved Tax Planner to compare this year's return with up to two what-if projections for next year. It's a great idea but we found using Tax Planner a bit confusing at times. In all, we recommend this latest version for previous users and new users alike.

—VICTORIA HALL SMITH

Be Prepared

Guard Dog Deluxe ★★½

INTERNET
TOOL

Requirements

WIN 95 8MB of RAM, 4MB of hard-disk space, Internet connection

Est. Street Price

\$60 (READER SERVICE 113)

Publisher

CyberMedia, 310-581-4700, 800-721-7824, www.cybermedia.com

Like car repairs and plumbing problems, that age-old fallacy "what you can't see won't hurt you" doesn't apply on the Internet.

With such invisible critters as cookies, worms, and Trojan Horses all going after your data, what you can't see

will hurt if you aren't properly protected.

Guard Dog Deluxe can help. The software incorporates a complete antivirus system with a host of other features that are designed to keep your systems safe and secure.

Upon setup, Guard Dog Deluxe immediately scanned our whole system for comput-

er viruses and potential Trojan Horses, nasty programs that hide inside benign software waiting to unleash destructive system commands. (Actually, the virus check took place each time we opened Guard Dog, which can be a bit time consuming if your system is as loaded as ours.) Next, all the security and privacy features were enabled with Guard Dog's default settings.

We chose to use Interview to check those settings but agreed with all the defaults. A Cookie Blocker stops Web

sites from storing cookies (pieces of information about you and your surfing habits). Your browser will do the same thing but Guard Dog alerts you for each domain you visit—a real bonus for those sites that won't take no for an answer. MyInfo Filter takes that a step further: If you decide to give information to one site, the next site can easily extract it. MyInfo Filter blocks your browser from passing it along.

Other features monitor which of your applications have access to the Internet and to your files. CyberMedia's Oil Change is also included, so your Guard Dog and browser are always updated with the latest patches and fixes.

—V.H.S.



PROS: Provides Web protection for your PC
CONS: Takes a while if your system is packed with apps



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AND THE RELIABILITY TO KEEP YOU THERE.



Desktop Solutions

MICRON CLIENTPRO MRE

Intel 233MHz Pentium processor with MMX™ technology
32MB SDRAM
2.1GB SMART Ultra ATA hard drive
15" Micron 500Lx, .28dp (13.7" display)

STANDARD FEATURES

512KB pipeline burst cache, DMI Compliant 2MB flash BIOS
16X ATAPI variable speed CD-ROM drive
3.5" floppy drive
Network Adapter w/Wake On LAN technology
S3 VIRGE graphics accelerator, 2MB EDO RAM
Advanced Hardware Monitoring and Power Management features
Chassis intrusion alert
Microsoft IntelliMouse™
Microsoft Windows NT Workstation™
Intel LANdesk Client Manager
5-year/3-year Micron Power™ limited warranty

*Additional Microsoft software and operating system options available.

\$1,549

Bus. lease \$54/mo.

Portable Solutions

MICRON TRANSPORT VLE

Intel 166MHz Pentium processor with MMX technology
24MB EDO RAM (40MB max.)
1.6GB hard drive
16X modular CD-ROM drive
Li-Ion battery
12.1" TFT SVGA, 800x600 display

STANDARD FEATURES

256KB L2 pipeline burst cache
PCI bus with 128-bit graphics accelerator
MPEG compatible
Zoomed Video-ready
Touchpad pointing device
Microphone and 16-bit stereo sound
2-way infrared port
Modular floppy drive
Microsoft Windows 95 and MS Plus!
5-year/1-year Micron limited warranty

\$2,249

Bus. lease \$79/mo.

Server Solutions

MICRON NetFRAME LV2000

Intel 233MHz Pentium II processor
32MB ECC SDRAM
2GB Ultra-Wide SCSI-3 hard drive
Microsoft Windows NT Server 4.0 (10-user license)
NOS Support (3 incident resolutions/1st year), 7x24

STANDARD FEATURES

512KB integrated L2 cache in SEC package
Single or dual Intel Pentium II processors
ECC SDRAM (4 DIMM slots)
5 expansion slots: 4PCI, 1 ISA
Integrated Adaptec PCI Ultra-Wide SCSI-3 controller
Intel EtherExpress™ Pro 100 NIC controller
12-20X SCSI-2 CD-ROM drive
10 drive bays: 4 external 5.25"/1 external 3.5"
2 internal 5.25"/3 internal 3.5"
Intel LANdesk Server Manager v2.8
Dedicated server technical support, 7x24
5-year/3-year Micron Power limited warranty
1-year next-business-day on-site service*

\$3,499

Bus. lease \$119/mo.

THE NEW MICRON CLIENTPRO 766Xi

Intel 266MHz Pentium II processor features MMX technology
64MB SDRAM
3.2GB SMART enabled Ultra ATA hard drive
17" Micron 700FGx, .26dp (16" display)

STANDARD FEATURES

512KB internal L2 secondary cache, DMI compliant
2MB flash BIOS
24X ATAPI variable speed CD-ROM drive
3.5" floppy drive
Network Adapter w/Wake On LAN technology
4MB AGP 3D video
Creative Labs SoundBlaster™ 16-bit sound card w/ speakers
Advanced Hardware Monitoring and Power Management features
Chassis intrusion alert
Microsoft IntelliMouse
Microsoft Windows NT Workstation™
Intel LANdesk Client Manager
5-year/3-year Micron Power limited warranty

*Additional Microsoft software and operating system options available.

\$2,399

Bus. lease \$84/mo.

MICRON TRANSPORT XRE

Intel 266MHz Pentium processor with MMX technology
64MB EDO RAM
5GB removable hard drive
13.3" TFT XGA display

STANDARD FEATURES

512KB L2 pipeline burst cache
128-bit, 2MB DRAM graphics
20X CD-ROM drive with AutoPlay™ technology
Pick-A-Point™ dual pointing devices
Dragon NaturallySpeaking Personal voice recognition software
16-bit stereo sound and microphone
56K Fax/modem™
CardBus™ and Zoomed Video-ready
2 infrared ports, S-Video, NTSC, game, USB port
Mobile Software Solutions
2 modular expansion bays
Custom nylon carrying case
Microsoft Windows 95 and MS Plus!
Microsoft Office 97 Small Business Edition
5-year/1-year Micron limited warranty

\$4,599

Bus. lease \$146/mo.

MICRON NetFRAME MV5000

Intel 300MHz Pentium II processor
64MB ECC SDRAM
4GB Ultra-Wide SCSI-3 hard drive
Microsoft Windows NT Server 4.0 (10-user license)
NOS Support (3 incident resolutions/1st year), 7x24

STANDARD FEATURES

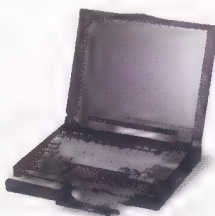
512KB integrated L2 cache in SEC package
Single or dual Intel Pentium II processors
Memory: ECC EDO or SDRAM option
9 expansion slots: 6 PCI, 2 ISA, 1 shared ISA/PCI
Dual integrated Symbios Ultra-Wide SCSI-3 controllers
Integrated Symbios Narrow SCSI controller
Intel EtherExpress Pro 100 NIC
Embedded RAID upgrade option
1.0 Ready via embedded Intel i960-RD
5 Internal, hot-pluggable, hard drive bays (Upgradable to 10)
1 (one) 360 watt hot-pluggable power supply standard
(Upgradable to 3)
Rack Adapter option
Intel LANdesk Server Manager v2.8
Dedicated server technical support, 7x24
5-year/3-year Micron Power limited warranty
1-year next-business-day on-site service*

\$5,699

Bus. lease \$180/mo.

Call for information on ClientPro VLE. Prices start at \$1,149.

Software upgrade may be required to achieve maximum transmission speeds.
Software upgrades are available for download from Micron's Web page for free
(www.micronpc.com).



Micron backs you up. Each system is custom configured and shipped directly, so it meets your needs, not someone else's. If you have any PC or networking questions, call our award-winning 24-hour technical support. Buy Micron. And get the job done right.

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- 5-year limited warranty on microprocessor and main memory
- 3-year limited parts-only system warranty (1-year for Transport systems)
- 1-2- or 3-year optional on-site service agreement for Micron desktop and server systems
- 30 days of free Micron-supplied software support for Micron desktop systems; 3 optional network operating system incident resolutions included for Micron server systems
- 30-day money back policy
- 24-hour technical support

The foregoing is subject to and qualified by Micron's standard limited warranties and terms and conditions of sale. Terms and conditions of sale may vary for specific configurations. Copies of the limited warranties may be obtained on our Web site or by calling Micron.

Micron Sales Hrs: Mon-Fri 6am-10pm, Sat 7am-5pm, Sun 10am-5pm (MT)
Technical Support Available 24 Hours A Day, 7 Days A Week
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800-708-1758 • Toll-free from Puerto Rico: 800-708-1756
International Sales: 208-893-8970 • International Fax: 208-893-7393

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Pocket Rocket

PORTABLE PIM **Rex-3PC Companion ★★★½**

Requirements: WIN 95 16MB of RAM, 15MB of hard-disk space, free serial port for desktop PCs

Price: \$149.95, \$179.95 with docking station (READER SERVICE 135)

Manufacturer: Franklin Electronic Publishers, 609-386-2500, 888-REX-6400, www.franklin.com/rex



You just purchased a high-powered Pentium notebook and an expensive cell phone for use on your business trips. But now you must deal with the weight and technology learning curve. How do you satisfy your need to know your schedule, contact information, and more without lug- ging around a notebook?

Check out the Rex-3 from Franklin Electronic Publishers. This handy item is essentially a Type II PC Card with a 2.25-by-1.5-

inch display that doubles as your PDA with a contact list, calendar, to-do list, and memo pad. It holds up to 3,000 items and runs on a pair of watch batteries for about five months. Best of all, it weighs in at 1.4 ounces and is no larger than a stack of three credit cards.

A PDA of any sort, though, is only as strong as its synchronization software. We're pleased to say that installation here was effortless. Within minutes we imported our Outlook

database (the Rex-3 can im- port directly from Sidekick but with other PIMs you must save data in DBF file format) into the unit. The operation was so seamless we didn't even need to glance at the ample instruc- tion booklets.

The computer interface is another highlight of the Rex-3. Notebook users can plug the device into a PC Card slot and sync away. Desktop users need an addi- tional docking station that runs on four AAA batteries.

PROS: Information to go without weighing you down

CONS: If only we could directly input data

On the downside, the Rex-3 is a read-only device: You can input data only when syncing with the PC. Despite that, however, the Rex-3 is an elegant antidote to a notebook's bulk. The bottom line: When traveling light is a prerequisite, the Rex-3 PC Companion will be your best friend.

—DARREN GLADSTONE

People, Places, and Dates

PIM **Day-Timer Organizer 98 ★★★**

Requirements: WIN 8MB of RAM, 8MB of hard-disk space

Price: \$59.95 (READER SERVICE 136)

Publisher: Day-Timers, 415-572-6260, 800-225-5005, www.daytimer.com

It's time to ditch your favorite paper-based Filofax for a PIM, a personal infor- mation manager where you keep your contacts, appoint- ments, and to-do items. The new, extra friendly Day- Timer Organizer 98 lets you re-create your favorite paper-based system while staying organized online.

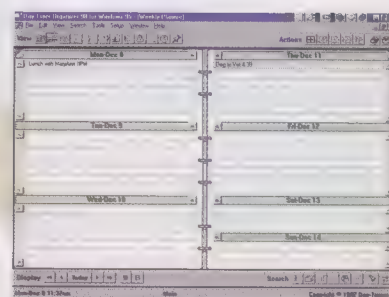
Day-Timer Organizer 98's opening screen offers a choice of a dozen ways to view your contacts. After selecting our view, we had easy access to all of our data thanks to its clear presenta-

tion. We also had a wide va- riety of formats for printing calendar pages in familiar organizer formats, includ- ing Day-Timer, Filofax, Day-Runner, and Franklin.

We especially liked the new ExpressServices, a small icon in the Windows 95 Taskbar that let us use the program without launching it. With the pro- gram closed, we clicked the icon to view ExpressAct, the to-do list; ExpressPhone, for finding phone numbers quickly; and ExpressInput, for adding new schedule

items, tasks, and notes. After we added a ton of contacts into the address book, ExpressPhone became indispensable as we searched by name, title, company, or the last number we dialed.

The program also features advanced import- ing, so that files from Microsoft Schedule +, Out- look, and Act! can be trans- ferred easily. To take data from Sidekick 98, though, we had to export from that program into ASCII text and then import into Day-



PROS: Love that ExpressService

CONS: Crashed when we asked for help

Timer. The only real prob- lem we had was in using the help file, which caused the program itself to shut down. However, an updated Day- Timer Help file corrected the problem.

Overall, Day-Timer Or- ganizer 98 provides every- thing you could want from a 'straightforward time and information manager.

—HAILEY LYNNE MCKEEFRY

CD-RECORDABLE

Burn, Baby, Burn

Mitsumi CR-2600TE CD-R Drive ★★★

Configuration

WIN 95 16MB of RAM, 486 or higher system with a 5.25-inch slot

Est. Street Price

\$320 (READER SERVICE 114)

Manufacturer

Mitsumi, 972-550-7300, www.mitsumi.com



PROS: Cheap, universal storage

CONS: Faster would be better

Wouldn't it be great if you could copy your promotional materials—or even your entire Web site—onto a cheap, reliable medium and send it out to all your

clients? And you wouldn't even have to deal with the whole PC/Mac issue as long as you use such shared data standards as Rich Text Format (RTF), QuickTime movies, and Adobe PDF

files, virtually guaranteeing that everyone could access your data.

Mitsumi's CR-2600TE CD-R Drive fulfills that wish, at an enticingly low price of \$320. The 2x write/6x read device stores up to 650MB of data or 74

minutes of audio on a single disk. What's more, blank CD-R disks are now available for \$2 to \$3 a pop, making the CD-R storage solution a runaway leader in the cost-per-MB department.

Mitsumi's Enhanced Atapi IDE interface made installation a snap. We slid the internal drive into a vacant 5.25-inch slot, made three quick connections, and started copying in less than 10 minutes. Using Adaptec's Easy-CD Pro 95—a low-octane application that comes bundled with the device—we

backed up our hard disk and copied both Microsoft Office 97 and an audio CD, Gillian Welch's "Revival," without a hitch.

Speed is an issue with this drive, whereas recording quality is not. It took 20 minutes to copy the 332MB Office 97 disk—a 16.6MB-per-minute transfer rate that outperformed Iomega's Zip but lagged behind both our Jaz and SyJet drives.

Some manufacturers, including Yamaha and Philips, are now rolling out 4x write drives that double transfer rates, but you still pay a premium of almost \$200 for these speed merchants. Until those prices come down—and they will—Mitsumi's low-cost CR-2600TE is hard to beat.

—JOHN GODFREY

CD-R SOFTWARE

The Latest Spin on CDs

Easy CD Creator Deluxe Edition ★★★

Requirements

WIN 95 16MB of RAM, 16MB of hard-disk space, CD-Recordable or CD-Rewritable drive, recordable CDs

Est. Street Price

\$99 (READER SERVICE 115)

Publisher

Adaptec, 408-945-8600, 800-442-7274, www.adaptec.com

Now that CD-R drives are ready for home businesses, you'll need software to burn those CDs. Adaptec's Easy CD Creator Deluxe Edition is all it takes to drive your new drive.

We loaded the software onto two systems (a 166MHz Dell OptiPlex and a 233MHz Hewlett-Packard Brio) and tried it in conjunction with two drives (Philips's 2x/6x CD-R and Yamaha's 4x/6x CD-RW). In both cases, Easy CD Creator performed smoothly.

The CD Creator Wizard

provides beginners with a simple introduction to CD recording. Copying data or audio from one disk to another is a two-click process, and by minimizing the window we were able to concentrate on other tasks while our drive silently burned hundreds of megabytes onto a CD. Creating photo, video, and multimode CDs (data combined with audio) is a bit more involved but still satisfyingly simple.

That said, no program is 100 percent idiot-proof. We encountered difficulty the

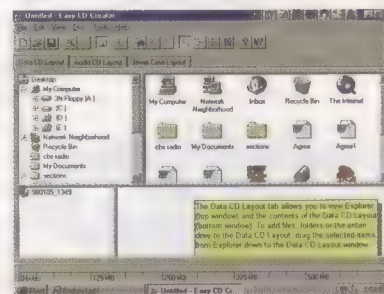
first time we backed up our hard disk. Fifteen minutes into the recording process, the program informed us that certain applications were open and asked whether we wanted to quit them or leave them out of the backup file. We innocently selected Skip at each prompting and shortly thereafter the program discontinued the

PROS: Simple and comprehensive
CONS: A few annoying glitches

backup. No warning, no escape options, *nada*. Our only choice was to click OK and start over.

When we tried the process again—this time avoiding the Skip option—everything worked swimmingly. Granted, these are the kinds of mistakes you make only once, but future versions of Easy CD Creator could stand a few more safeguards. Now start recording!

—J.G.



Finally! The best stop-a-crash,
fix-o-freeze, cure-a-conflict,
so you can keep on working medicine.



You're on deadline. You're about to print a five-page document and your PC crashes. You're about to save final edits on a 24-page report and your software freezes. You're about to download a file after three hours of scouring the Net and your modem goes dead.

Forget these problems forever! Extra Strength REALHELP™ is the only software that instantly cures PC headaches by proactively monitoring and

fixing problems BEFORE they cause trouble, so you can keep working. No other software today offers you a more proactive and automatic way to fix your PC. That's because its unique approach to problem solving protects against potential disasters, while diagnosing and fixing problems.



It's so easy — with just a few clicks, you can cure:

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- Slow performance
- Frozen or locked programs
- Software and hardware conflicts
- Bad software installation

Plus, you get powerful virus protection and repair, as well as a full-year subscription to TuneUp™ — the software that automatically updates your hardware drivers and software via the Internet (a \$39.95 value) free! So get the prescription for the best problem prevention software for your PC — REALHELP. Only from Quarterdeck, the new generation of help.

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new & noteworthy

Pint-Size Flatbed PaperPort 6000 ★★★

SCANNER

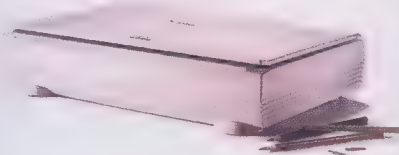
Configuration	WIN 95 16MB of RAM, 35MB of hard-disk space
Est. Street Price	\$149, after \$50 rebate (READER SERVICE 116)
Manufacturer	Visioneer, 888-368-9633, www.visioneer.com

Flatbed scanners have their faults: They're bulky; they often require installing an interface card; and they're difficult to operate for those of us who simply want to scan. When designing the PaperPort 6000 color flatbed scanner, Visioneer kept these problems in mind and produced a product that could do for scanning what the Volkswagen "Bug" did for driving.

With a price under \$200, the PaperPort 6000 is a bargain, considering its 600 by 1,200 optical scanning resolution. And at 12 by 16 by 3

inches, it fits on most desks. Thanks to a pass-through parallel port, you can connect the PaperPort 6000 to most removable drives and bidirectional printers without a hitch. Connecting directly to the parallel port means you don't have to open your computer to install a SCSI card or mess around with jumpers and settings.

Hooking up the PaperPort 6000 was simple, as was installing the PaperPort software from the bundled CD. When we began to run tests, we noticed that the scanner had a fair amount of dust un-



PROS: Compact size and smart passthrough parallel port
CONS: Dust under scanning glass and shady software promise

der the scanning glass. We couldn't find any simple way of cleaning this other than taking the scanner apart (don't try this at home). We also noticed, upon reading the documentation, that software featured so prominently on the box is available only if you call an 800 number, credit card in hand, and pay \$99.

All this aside, we found the PaperPort 6000 to be a quick and accurate scanner. The software that came bundled proved to be useful at once. PictureWorks PhotoEnhancer has all the basic tools for

scanning and saving photos. Corex CardScan SE let us scan business cards into a Rolodex file. Also, we liked Connectix QuickCards LE, a program for creating multimedia greeting cards.

If Visioneer would clean up its quality control and simply bundle what is displayed on the box—with no gimmicks—the PaperPort 6000 might well become the "Volkscanner" of the future.

—JOEY LATIMER

Click Here to Brainstorm

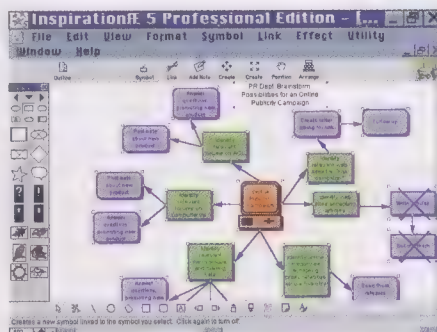
Inspiration Professional Edition 5.0 ★★★½

IDEA
SOFTWARE

Requirements	WIN 8MB of RAM, 12MB of hard-disk space; MAC 8MB of RAM, 18MB of hard-disk space
List Price	\$99 (READER SERVICE 117)
Publisher	Inspiration Software, 503-297-3004, 800-877-4292, www.inspiration.com

Most of us use tools when organizing our office, computer, files, desktop—even closets. But when it's time to organize and present your new ideas, where can you turn for inspiration?

Unlike flowcharting or decision programs, which require your ideas before you begin, Inspiration 5.0 lets you clarify your thoughts and map the subtle connections between them. Tracking original ideas and determining their relationships is hard work,



PROS: Perfect for brainstorming sessions
CONS: You still have to come up with the ideas

linked with other objects on the page, producing a coherent flow of creativity.

and recording them often impedes creative flow.

To test the product, we brainstormed a new ad campaign for our business. Inspiration saved each idea as an object that we moved and

With its Rapid-Fire feature, the program connected our ideas as fast as they surfaced. Inspiration includes a large library of predefined symbols for dragging and dropping into

diagrams—500 custom objects including boxes, circles, ellipses, thought bubbles, stars, and more.

After our brainstorming session, we had the choice of arranging our ideas into a concept map, flowchart, knowledge map, or any other type of visual diagram that best conveyed the concept—from writing a proposal or article to creating a presentation-quality chart. Inspiration also exports to HTML (diagrams and outlines) and GIF (diagrams), as well as MS Project, PowerPoint, and ClarisWorks formats.

In the time it took to read this review, you could have finished your first brainstorming session with Inspiration. And had fun doing it.

—GEOFFREY HOLLANDER

EVEN THE BEST



printers COME
WITH A PART
missing.

A printer isn't much use until you put the right paper into it. Paper is a critical component that affects the quality of what you print.

If the paper isn't bright enough, for instance, your colors could turn out dull. If your images aren't sharp, it's probably because your paper isn't smooth enough.



Hammermill gives you the brightness and smoothness you need. Hammermill Jet Print is engineered to get brighter colors from an inkjet printer. And Hammermill Laser Print is specially made to give you sharper results from a laser printer. Get your printer its missing part. Get Hammermill.

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now & noteworthy

WINDOWS 95
CRASH HELMET
SOFTWARE

Call a Medic!

First Aid 98 ★★½

Requirements

WIN 95 16MB of RAM, 65MB of hard-disk space, an Internet connection, Internet Explorer 3.0 or Netscape Navigator 3.0 or higher

Est. Street Price

\$40; \$60 Deluxe version (READER SERVICE 118)

Publisher

CyberMedia, 310-581-4700, 800-721-7824, www.cybermedia.com

RealHelp Extra Strength ★★★

Requirements

WIN 95 16MB of RAM, 30MB of hard-disk space, Internet connection, Internet Explorer 3.0 or Netscape Navigator 3.0 or higher

Est. Street Price

\$60 (READER SERVICE 119)

Publisher

Quarterdeck, 310-309-3700, www.quarterdeck.com

Is the sky really falling or is Windows 95 plagued with that many bugs? We confess we're skeptical when it comes to crash helmet software—programs designed

CyberMedia Oil Change (the software upgrade utility that searches for new editions of your programs on the Net) and online ActiveHelp support from

the company's on-call research staff. Granted, we would've preferred a full version—here, First Aid could take a lesson from RealHelp Extra Strength,

which has TuneUp built in.

Quarterdeck RealHelp Extra Strength doesn't offer as pretty an interface as First Aid but it still packs a powerful punch. Like First Aid, it provides an ample number of help files, good system diagnostics, and sound online support. We preferred RealHelp Extra Strength's inclusion of TuneUp and the excellent job it did of noting drivers and patches needed for our ailing PC.

For our tests, we tried to fool the programs by using our IBM ThinkPad 365XD as the test subject and, to a degree, we succeeded. First,

we installed 16-bit versions of Web browser plug-ins and a few applications. There was no fooling First Aid or RealHelp—both spotted the differences between the 16- and 32-bit applications in a second. Next, we set up a series of bogus Windows 95 shortcuts that led nowhere. Both programs caught and corrected the problems without a hitch. We installed hardware drivers for nonexistent devices, and again, both caught the missing link.

So far, so good. But when we fiddled with those finicky DLL files, things went awry for First Aid.

(DLL, or dynamic link library, files are the gears that mesh programs within Windows 95. If you remove the wrong DLL

file, your entire PC could crash). We selectively removed DLL files from within Microsoft Office 97, which caused a seizure. First Aid had trouble locat-

ing the missing files; RealHelp, on the other hand, correctly identified most of the missing links. But both utilities mistakenly identified the programs that the DLLs linked as errors until the DLLs were replaced and neither could provide a good reason for the mistake.

Ultimately, we admired First Aid's simple interface, RealHelp's straightforward support, and the lengths both went to to find our

REALHELP EXTRA STRENGTH

PROS: The thorough system sweeps caught our glitches

CONS: Needs stronger Internet information



FIRST AID 98

PROS: Vivid and easy to understand

CONS: Not 100 percent foolproof

to protect us from Windows 95's unstable nature. With that in mind, we carefully installed CyberMedia First Aid 98 and Quarterdeck RealHelp Extra Strength to see whether the doctor was in or we needed to call for an outside consult.

First Aid 98 opens with a picture illustrating each part of a PC. More than 166 thorough how-to files and videos will help you tweak and repair your system. The program also ships with a limited edition of



clever traps. The programs are quite similar, but RealHelp Extra Strength offers more help when you truly need it.

—DARREN GLADSTONE

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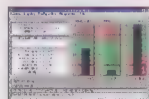
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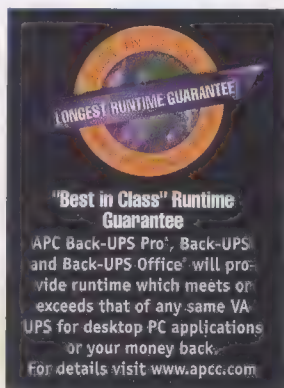
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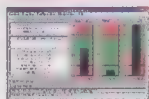


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Severence MacLauglin
Student, Cornell University
Ithaca, NY

If you spend three or four thousand dollars on a computer, you should definitely spend a couple of hundred more to protect both the data and the hardware. I consider the APC Back-UPS Office to be an indispensable tool to get through school successfully."



Antonio Pasin
Radio Flyer, Inc
Chicago, IL

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INTERNET
SOFTWARE
SERVICE

Rent the Web

HotOffice ★★★½

Requirements

WIN, MAC Any computer with an Internet connection

List Price

\$20 for 1 user per month; \$99 for 10 users per month

(READER SERVICE 120)

Manufacturer

HotOffice Technologies, 888-446-8633, www.hotoffice.com

Large organizations love intranets because they simplify information sharing and collaboration. But many smaller businesses can't benefit from them because they're expensive and complex to create.

Well, if you can't buy it, rent it. Namely, you can rent intranet service from HotOffice, which you access from the World Wide Web. Like its corporate counterparts, HotOffice is an excellent vehicle for communication and collaboration, yet it's simple enough for non-technical users to set up. After subscribing, we used

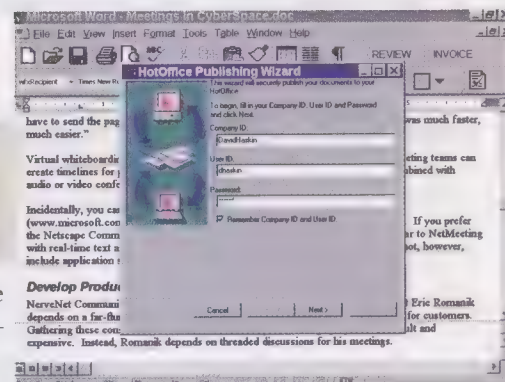
simple Web-based forms to create sections for specific intranet-based projects. Next, we determined who could access each section and assigned a password to each user.

Within each section, we uploaded project-related documents from our PC. HotOffice comes with a wizard that builds itself into programs such as your word processor and walks you through the process of uploading files. Users can search for documents stored in the rent-a-site and download them to their PCs. You can also track multiple revisions to the same document.

Besides simplifying the file exchanges, HotOffice is a great communicator. Its e-mail module can be your primary mail address or it can collect messages from other services. Also, we set up threaded discussions within sections so team members could discuss project-related ideas and problems. You can also conduct real-time text discussions.

We had only two minor gripes. HotOffice's screens are attractive, but you can't customize them with such items as a company logo—which can be important for a burgeoning business. Even so, HotOffice is an important new product because it brings the benefits of intranets to small businesses that don't have the money or technical expertise to create their own.

—DAVID HASKIN



PROS: Easy set up, fosters information sharing and teamwork
CONS: We couldn't add our company logo

customized them with such items as a company logo—which can be important for a burgeoning business.

Even so, HotOffice is an important new product because it brings the benefits of intranets to small businesses that don't have the money or technical expertise to create their own.

Tina Answers the Call

TELECOMM

Tina ★★★½

Requirements

Touch-Tone phone required; caller ID and three-way calling recommended

Est. Street Price

\$199, single-line version; \$269 double-line version (READER SERVICE 121)

Manufacturer

Datacom, 215-997-4082, 888-TINA-789, www.dcom.com

Need a plug-and-play voice-messaging system? Try Tina, a small-office/home-office auto attendant and voice-mail system with some great caller-ID and call-forwarding features. The product is a standalone, compact device about 7.5 inches long and two inches wide. A second, smaller box connects Tina to phone and fax lines (one- and two-line versions are available) and a power cord.

Setting up the system is a breeze. Plug a phone into the smaller box, then plug that box into Tina. Four buttons



PROS: Neat call-forwarding features usually found on more expensive systems
CONS: You need to call to check for messages

on your phone's keypad (1, 3, *, and #) enable you to scroll through menu options,

make choices, and set up parameters. The device supports up to 10 mailboxes and can be designed to work several ways. Play a main message, then prompt callers to "Press one for Jim, two for Ellen, five to send a fax"—callers are transferred to their desired destination.

You'll need caller ID and three-way conference calling to use Tina's more powerful features. Match specific numbers to particular mailboxes, have Tina read the caller-ID info, then au-

tomatically send those callers to the desired person. Tina also displays the caller-ID name/number on its three-line by 16-character screen.

With three-way conference calling (a service from your phone company), we were able to forward calls to off-site numbers, including our cell phone. Tina will try as many as nine different numbers, so if you don't answer the first number it will ring the second, and so on. It also pages you when someone leaves a message and displays on your pager both the caller-ID number and mailbox the message was left in.

—LYLE DEIXLER

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CIRCLE READER SERVICE 36

Talk Isn't Cheap

So we've found 10 ways to slice your monthly phone bill

DAVID NEIKRUG SPENDS TWO WEEKS EACH month on the road running his Chicago-headquartered health benefits administration firm. During that time he relies on his Motorola StarTAC 8000 cellular phone to keep in touch. "It's my life-line," Neikrug says over his (you guessed it) cell phone while heading back home from Atlanta. "I carry four batteries for the StarTAC, and that barely gets me through the day."

All that talking carries a cost, though. "My phone bills are easily four figures a month," says Neikrug. Although his bills might greatly exceed yours, Neikrug il-

lustrates a growing phenomenon. Cellular phones have become as indispensable for the road warrior as a good carry-on bag. They let home-based workers keep in touch no matter where they are—whether in an airport or on an errand to the post office. And increasingly, people on the road make cell phones their primary numbers, sometimes even eliminating a traditional wire-based office phone. Keeping in touch *and* flexible gets pricey: A cellular phone bill can be two, three, four times as much as a landline bill.

But it's possible to fight back. Conversations with seasoned cell phone users, small-business consultants, and cell phone providers have supplied us with 10 proven tips for keeping cell phone bills at a level you—and your budget—can stomach.

1. Own your phone. If you're like most people, you signed up for a cell phone on a free or deeply discounted telephone promotion. The catch: You had to sign a service commitment with AT&T, AirTouch, Bell Atlantic, or another major carrier for a year or more. But chances are that time is up, and you now own the phone. Shop around with cellular service resellers in your area. Because they purchase cellular time in bulk from major cellular services and then repackage it for consumers, resellers may be able to save you big bucks compared with your original provider.

2. Cap your allowance. Lack willpower? Maybe you can ask your cellular provider for some. Several service providers, such as OmniPoint Communications, will let you prepay the amount you want to spend each month on cell phone calls. Using digital technology, your phone will keep you updated on how much you have spent and how much of a balance you have in your monthly phone bank. "It's a way for people to know exactly what they're spending," says OmniPoint's Terry Phillips.

3. Use it when you need it. Dion Goldsworthy, sales manager for Gregory Mountain Products, a maker of high-end backpacks in Temecula, California, keeps bills down by talking on his cellular phone only when there's



BY DOUGLAS GANTENBEIN

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no other option. "I use it on the road, not when I'm at home," he says. "And when I do use it, I try to be disciplined."

4. Go local. As any cell phone owner knows, leaving your home-base range puts you in that special circle of cell phone hell: roaming. Depending on your carrier and calling plan, roaming charges can be quite high. If you travel to specific cities on a regular basis, you can dodge roaming fees by acquiring local phone numbers for each destination. That's what Neikrug does. "I do my own programming, and it's a no-brainer," he says. Because most cell phones will hold two numbers, you can keep your home number active. Check with your local or national service provider for advice on how to try this option.

5. Keep your number to yourself. Incoming cell phone calls are on your tab, not the caller's. So discriminate when handing out your cellular number. Don't even put it on your business card unless it's vitally important that everyone have access to it.

6. Reverse charges. Several carriers, such as AirTouch Cellular and Sprint PCS, allow you to add a calling option known as caller pays. For a monthly fee of \$4 or less, all incoming calls are billed to the caller. Just be sure to let callers know they're footing the bill.

7. Make the most of what you have. Service providers are offering an array of high-quality, low-cost services, particularly with the newest digital technology telephones. "Trouble is, they're awful about telling you what they have," says Frank O'Mahony, a public relations specialist who works out of Palo Alto, California, for such clients as Oracle and Excite. A year ago, for instance, he was using a cellular phone simply for calling and had hired a remote answering service at \$200 a month to cover for him. But recently he signed up for a digital phone with GTE and discovered he could get all kinds of useful and inexpensive services. For \$6.95 a month, he replaced his remote answering service with GTE messaging. Freebies he found

out about include caller ID, three-way calling, and even voice-activated dialing.

8. Whack your taxes. Taxes on telephone bills are astronomically high—20 percent or more. If you have a city mailing address but don't live within the city limits, you may be paying unnecessary taxes. Change your billing address to your home.

9. Keep good records. Chances are, much of your cell phone time is spent on behalf of a client. So get reimbursed for it as you would any other expense. "I spend \$500 a month on cell phone calls," says Mark Grossman, a Long Island, New York, marketing consultant. "If I make a call on behalf of a client, I log it." Using this technique, Grossman says, nets him \$200 to \$300 a month that otherwise would go down the expense drain.

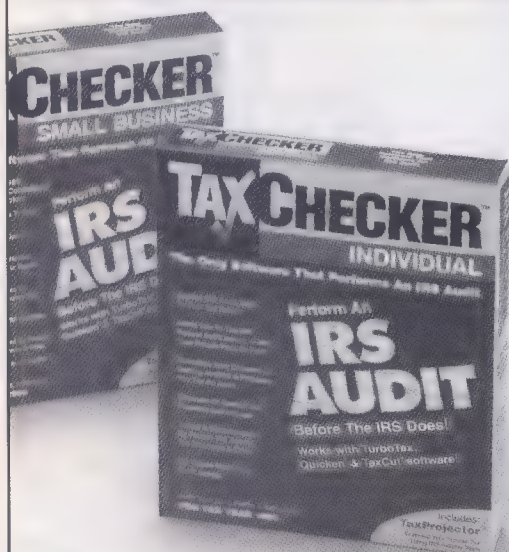
10. Shop around. This is a good time to be looking for cellular service, with most cell carriers aggressively cutting prices to lure customers. The reason: deregulation, which occurred in 1996 and allowed far more carriers to compete in a single market (formerly only two per market were allowed). Particularly attractive are carriers (such as Sprint PCS, Nextel, and OmniPoint) that are using personal communications services (PCS) technology, a new digital cellular service that's being introduced around the country.

Although the service is not as widespread as that provided by AT&T, AirTouch, Bell Atlantic, or other first-generation companies, it's often considerably cheaper. For a small monthly charge, for instance, Nextel and Sprint offer roam-free calling in all cities where they currently have service. They also offer bulk-rate calling plans that cut all calls to 10 cents a minute, as well as plans that reduce all long-distance calls to local rates for about \$20 a month. But even first-generation companies are eager for your business, with special discounts and incentives that may be particularly attractive to the small-business owner. ■

These tips helped DOUGLAS GANTENBEIN run his business from his cell phone while moving home offices.

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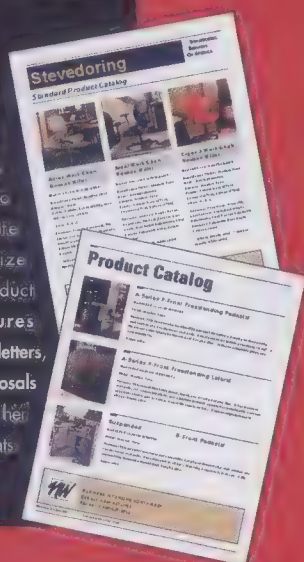
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CIRCLE READER SERVICE 40

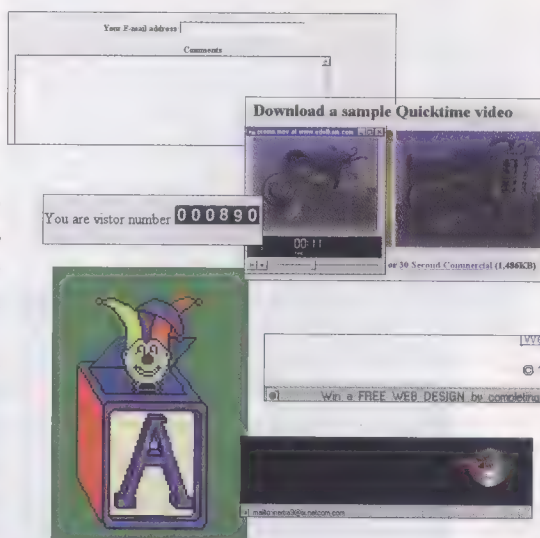
Set Your Sites on Expansion

*Eight attention-grabbing techniques
to stop visitors in their tracks*

APARENT'S WORK IS NEVER DONE. NOW THAT you've brought your Web site into the world, it's time to help it grow by adding some extras to pump up your business message. We scouted out eight enhancements that can help generate leads, ease customers' ability to access your information, and drive visitors to purchase your product or service. Then we asked Web site owners who use these extras to share the insights they've gained from customer feedback.

Before you go on glitz overload, though, bear in mind that frivolously adding frills can detract from your selling or promotional efforts. If customers have to spend several minutes downloading your multimedia presentation, for example, they might not stick around. What's more, not all technologies are compatible with all visitors' browsers or appropriate for your business. So don't be afraid to ditch something if it's not providing the results you need.

Automate e-mail response. The mailto feature may be your site's most basic interactive link, but it's also the most important. HTML editors, such as Microsoft FrontPage 98 (800-426-9400, www.microsoft.com; \$149), allow you to quickly insert a mailto hyperlink (a line of HTML code such as ` send us an e-mail!`) so customers can send you an e-mail message with just one click. Besides providing a way to request product or service information, mailto also lets visitors notify you of any problems with your site.



Add some spice to your site with interactive extras.

Multimedia artist Brian Ziffer uses mailto on the Web site for his company, Inertia Designs (www.geocities.com/Eureka/7509/inertia_sitemap.html). "A good mailto for efficient communication is essential to a small business," Ziffer says.

Roll out the red carpet. An online guest book improves the communication flow from your customers by allowing them to submit comments directly from a Web page, without starting their e-mail software. Utilizing common gateway interface (CGI) scripts (which are readily available as a free template from most ISPs), guest books are either closed so only you see the

comments or open so visitor remarks are loaded directly onto your site.

Natural Bath Shop (www.naturalbath.com) president and co-owner Karen Flowe invites visitor comments about the usefulness of her site and its environmentally friendly bath products. Responding to guest book feedback, naturalbath.com now has a faster loading logo, new product ingredient lists, and happier customers.

Expand your comment forms. Standard fill-in-the-blank forms can leave customers wondering what to say. By embellishing forms with clickable radio buttons, checkboxes, and dropdown menus, you give your Web site visitors more specific options to communicate effectively. Potential customers fill out the form and hit the submit button to send their comments automatically to your e-mail address.

Count your chickens. Whether you use a standard template from your HTML editor or a custom CGI

BY KAREN L. MILLER

script, a visitor counter posts how many visitors your site has received. This device draws people deeper into your site and helps analyze how your marketing efforts affect traffic. "When people see a counter, they learn they're part of a larger group," notes Robert Maudsley of Web site development firm AEON Enterprises. "And the larger the group, the better they feel about being there." In fact, a counter is the first thing you see at Hollywood memorabilia auctioneer Heather Holmberg's Collectibles (www.collectible.com), an AEON-designed site.

Animate your page. Put motion on your Web pages with the animated graphic interchange format (GIF). Programs such as Ulead Systems's GIF Animator 2 (310-523-9393, 800-858-5323, www.ulead.com; \$39.95) easily and economically create animated GIFs, which run in Netscape or Microsoft browsers without plug-ins. Keep file sizes between 10K and 20K so visitors won't leave your site in frustration. And be sure to create animations that reinforce and differentiate your site's content and brand from competitors.

Because many people find payroll dull, Accurate Payroll & Accounting (www.ibigred.com/theoak/) encourages potential clients to "go have some fun while we do your payroll!" Over an "interesting places" menu of hotlinks to diversions, the site features a jack-in-the-box animated GIF.

Scroll a message. Although many people use Netscape's JavaScript or Microsoft's Margee command to create scrolling text for their sites, this Web enhancement has a problem. Unless well-designed, it can flicker or obscure the URLs of hotlinks.

Webhelper's (www.webhelper.com) David Defries, who cleverly used a ticker as a marketing device to gather information about potential clients, now feels that animations and flashing signs are out of fashion on the Net. "When we redesign our site," Defries notes, "we probably won't use this message again."

If you've got your heart set on scrolling text, keep words to a minimum. Make your message purposeful and limit it to one page.

Broadcast sound. If you want your pages to talk or sing, you'll also have to make them stream. RealAudio has become the standard streaming format to play (or stop) sound files immediately after the visitor clicks a button, instead of having to wait for the entire file to download (RealNetworks, www.real.com). This consideration of your potential customers' time will reward you.

Click on Elycia Web Design's (www.elycia-webdesign.com/main.html) RealAudio link and you'll be treated to classical and pop music in stereo. "Adding sound to a site has always had a mystic air," says Elycia Arendt. "But RealAudio opens the door for new business opportunities by fulfilling the intention of amazement."

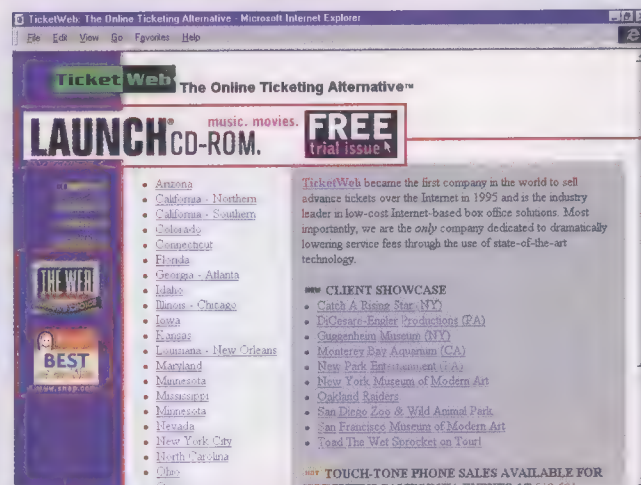
Move 'em with multimedia. Used primarily by high-profile corporations (Sony, CNN), multimedia and Web designers, and gaming companies, Macromedia's Shockwave gives pages trendy animation or audio effects. To view your efforts, online guests need to have the free browser plug-in loaded.

Because CleverMedia (clevermedia.com), for example, is in the business of creating Shockwave applets for its clients, each page of its own site demonstrates graphic, audio, and even e-mail Shockwave technology. Chief engineer Gary Rosenzweig offers this expert advice: "If you don't need anything but text and pictures, there's no need for Shockwave. But if you want multimedia, Shockwave's the best solution on the Internet." ■

KAREN L. MILLER wrote our November cover story on free Web sites.

Site We Like Each month, we highlight a reader Web site that impresses us. This month: www.ticketweb.com

TicketWeb has fulfilled its promise as a good bet for an Internet business since first mentioned in our June 1997 issue. Andrew Dreskin and Rick Tyler's site now sells tickets to events in 40 states, employs a staff of 10, and grossed a little over \$1 million in 1997—its second full year in business. The site design remains attractive and the business model is still solid.



A BANNER YEAR
Chunky, ever-changing ads capture attention and cash—\$50,000 in revenues in 1997.

FLAUNT IT Prominently displayed awards lend credibility to the site.

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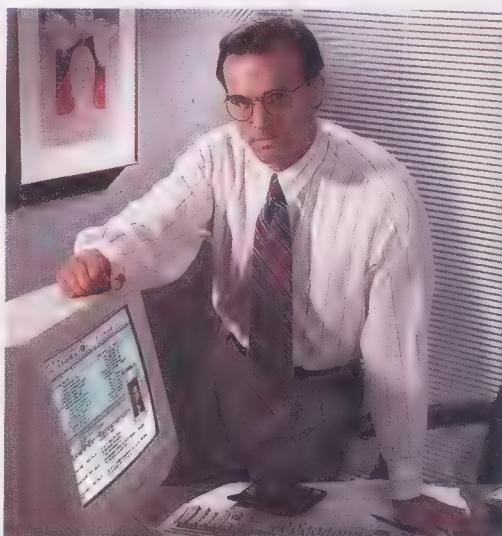
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"I'd conservatively say my sales have doubled since I started using Maximizer. It's fantastic." Brian Keobke, The Portables

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★★★★ GoldMine
★★★★ ACT!
★★★★ Janna Contact

Home Office Computing Magazine, Software Buyer's Guide, August 1996

"With its first-rate interface, nifty features and flexible design, Maximizer nabs the contact management crown."

Home Office Computing, 8/96

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	Maximizer	ACT!
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Free personal web site	Yes	No
OLE automation	Yes	No
E-mail auto-attached to contact	Yes	No
Broadcast fax with Xpedite™	Yes	No
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The Right Angle

*Carefully positioning your computer
allows you to work in the brightest light*

BY NEAL ZIMMERMAN

AFTER RUNNING HER BUSINESS OUT OF A COMMERCIAL SPACE IN SKOKIE, Illinois, for three years, art dealer Kay Mangum decided to give up her retail space and move her business offices and her full-time assistant into her 19th-century Evanston home. For her office, Mangum chose a beautiful second-story sunroom that overlooked her expansive English garden. It was situated next to a room that could serve as her assistant's office.

Because Mangum decided that she didn't want any window treatments to inhibit the view from the three four-foot-high window walls, the outdoor light was likely to create significant computer screen glare, depending on weather conditions and time of day.

Such abundant light posed a major de-

sign challenge. To help solve the problem, Mangum hired Debby Hill, a designer who studied the room's outdoor light at its most intense moments. She ended up designing Techline corner workstations, which would provide enough work surface for Mangum to easily move her portable notebooks away from any glare.

A "W" configuration worked well in the elongated room, allowing for two clearly defined workstations with a shared return. A combination of antique white laminate cabinets and maple veneer surfaces creates a feeling of warmth to complement the sunny days and provides relief during the winter,

without adding to the glare. The maple surfaces were custom-fit during installation to accommodate the sloping windowsills.

Even with relatively low (seven-foot) ceilings, the windows give the room a bright, airy feel. The abundant light, which could have prevented Mangum from working here, is now the room's greatest attribute with the help of flexible office furniture. ■

SNAPSHOT

NAME: Kay Mangum,
Evanston, IL

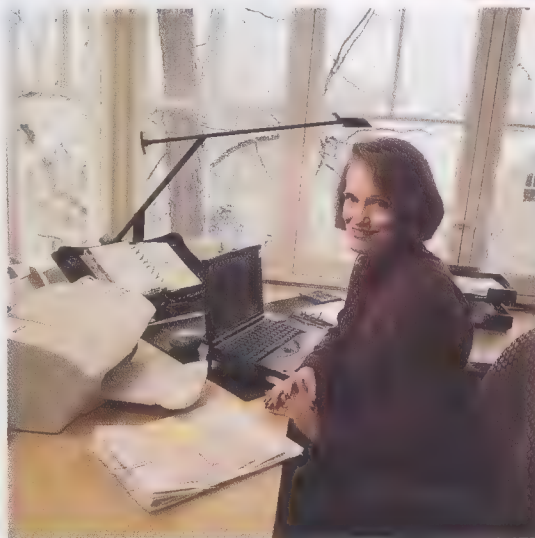
COMPANY: The Art
Source

HARDWARE: Generic
66MHz PC, two Dell
Latitude XPS P133
notebooks, Viscam 15-inch
monitor, HP LaserJet 6L

SOFTWARE: Win 95,
Peachtree Accounting for
Windows 95

FURNISHINGS: Techline
modular case goods, Tenex
accessories

DESIGN MISSION: To
convert a sunroom that
overlooks an extraordinary
garden into a functional
home office for two.



Architect and writer NEAL ZIMMERMAN is the author of *Home Office Design* (John Wiley & Sons).



A ROOM WITH A VIEW: Because she wanted to keep her windows bare, art dealer Kay Mangum had to find a way to deal with sunlight and glare. By using two notebook computers (left), she can shift her position at her workstation to accommodate the sun's rise and fall.

Who's Been Using My Equipment?

7 rules to avoid squabbles over your office tools

WHEN THE PHONE RINGS AT CELESTE GAS-
pari's home, her husband, two kids, and even
the neighbors know the drill: If it's the distinc-
tive "work" ring, follow the phone script. If
mom—a principal at the Vermont virtual company

MarketReach—has
her office door shut,
don't barge in. And if
she's working at the
PC, wait your turn
to get on.

These are just
a few guidelines
you can follow
that will help
better maintain
home-office har-
mony. Whether
you own a small
consultancy or
work for a huge con-

glomerate, sharing your

work tools can be a source of family friction (of course,
the IRS frowns on equipment sharing if you take the
home-office deduction). To help you maintain a func-
tional office and family, follow these rules.

#1: Set specific office hours. And make sure everyone
knows what they are. By doing so, you'll give family mem-
bers access to your equipment and get more done. While
the kids play Quake II on your system, you can catch up
on paperwork. "Use that downtime to file or organize ex-
pense receipts," suggests Alice Bredin, who writes the
syndicated newspaper column "Working at Home."

**#2: Ban food or beverages near electronic equip-
ment.** Not only does this mandate save your monitor
from sticky finger marks and your keyboard from food
particles, it also limits the time people spend at your PC.
Likewise, request that everyone pick up after them-
selves when sharing your workspace.

#3: Limit online surfing to 20 minutes. Sounds
tough, but even if you have a second PC and phone line
(which you should), you don't want your connection tied
up for hours. To keep online usage to a minimum, install
WinWhatWhere for Families (WinWhatWhere Corp.,
509-585-9293, www.winwhatwhere.com; Win 95, Win;
\$29) and track how long your kids surf the Web, hang out
in chat rooms, or maybe even do homework.

#4: Insist on virus checks. When your workstation
doubles as the family's high-tech haven, you never know
what demon seed can make its way into your system. So
in addition to running Norton Utilities, June Langhoff,
author of '96 *Telecommuter's Advisor* (Aegis) and moth-
er of a 16-year-old, asks that her son refrain from down-
loading programs from the Net.

#5: Use passwords. If you've built an invaluable
database or are working on a proposal, protect files from
prying eyes by adding passwords with McAfee PC-
Crypto 2.1 (Network Associates, 408-988-3832; Win 95,
Win; \$49.95).

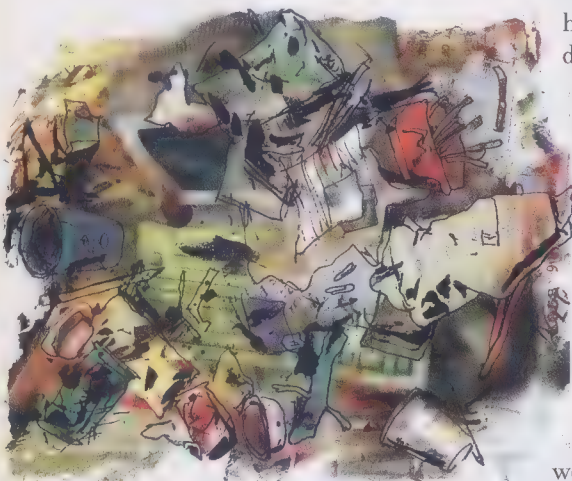
#6: Forbid equipment fiddling. Whether it's the cali-
bration of your answering machine or the organization of
your desktop, we all have high-tech pet peeves. "I can't
stand it when my brother-in-law noodles with my PC," ad-
mits Langhoff. A simple—but effective—reminder is to
hang a Be Respectful of My Space sign over your system.

#7: Return and replenish supplies. "Somehow, my
scissors migrate to the kitchen, my stapler has a habit of
visiting the den, and my headset ends up in my son's mu-
sic studio," says Langhoff. The solution? Buy duplicate
office supplies, suggests Ann Lastovica, a family man-
agement specialist at Virginia State University. Then set
up a family work center in a space other than your office.

And like teenagers who return the family car with no
gas, your kids may have a habit of depleting your stock
of office supplies. So, Bredin says, "insist that everyone
put paper in the fax, printer, and copier when they're
through. After all, when you work at home, everyone
has to pitch in and help." ■

GAIL GABRIEL, who shares a home office with her hus-
band, is always scouting for work-at-home solutions.

BY GAIL GABRIEL



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of both worlds**

S**TARTING YOUR OWN BUSINESS** doesn't mean you have to risk everything. If you've got basic home computer equipment and a great idea, you have all the tools you need to profit—and you don't need to quit your day job.

For many entrepreneurs, running a part-time business from home while keeping a corporate foothold is the ideal setup. These business moonlighters share a common vocabulary: Security. Passion. Time management. Optimized technology. Low-risk. Paid vacations and 401(k) plans help streamline the start-up process, and corporate health benefits make the 16-hour workdays seem bearable.

Commitment is also crucial because running a part-time business means working, at the minimum, one and a half jobs. And it means thinking like a CEO rather than an employee: You have to make technology decisions, workplace policies, and business strategies that will make or break your company. Here four two-timers share the secrets of balancing the de-

mands—and reaping the rewards—of a full-time job and a part-time business.

Stick to a Plan, Plan to Stick

Dana M. Emery spends her days cross-examining witnesses and her nights reading book manuscripts. "It's quite a dichotomy," admits Emery, who was an assistant district attorney in Brooklyn when she and her partner founded Pushkin Management Group, a book promotion firm and literary agency. "There were days when I'd prosecute a juvenile offender, then dash off to run a book signing." These days she's specializing in Social Security litigation for a corporate law firm in Manhattan, but the sharp division between her day and night jobs continues to energize her.

Sandy Weinberg, professor of entrepreneurship at Muhlenberg College in Allentown, Pennsylvania, says diversification is a wise move. "Your part-time business needs to be significantly different from your full-time job. If not, the borders get blurred." And you

PHOTOGRAPHS BY PATRICIA MCDONOUGH

ERS

BY LISA GOFF

get burned out. Running an unrelated part-time business, however, can actually revitalize you for your full-time job. Particularly if your second job is a passion.

Emery handles both book acquisitions and legal matters for Pushkin, which specializes in representing African-American authors. Her partner, Evangelia Biddy, directs marketing and new business development. The first clients—including Barbara McKinney-Whetstone, Ingrid Sturgis, and Omar Tyree—signed on for Pushkin's innovative book promotions, which the partners staged in such unconventional locations as restaurants, coffee bars, and trade association meetings. Conducting almost all of the work on weekends and evenings, they've begun to build the literary agency side of the business. Emery hopes to someday run Pushkin full-time with Biddy, who has also hung onto her day job running an art gallery in Asbury Park, New Jersey.

"Because we started Pushkin as a part-time business, we were able to make really reasoned business decisions," says Emery, who runs the agency from a "quite elaborate computer armoire" in her living room. "We didn't feel the pressure of having to take on every single client for the money or do things for financial reasons that maybe weren't good for the long-term health of the business. It wasn't a matter of, 'Well this client will pay us \$1,000, and the rent is \$700.' Moonlighting has allowed us to sit back and think about where we want the business to go."

"What I'm doing during the day has absolutely nothing to do with the business I'm running at nights and on weekends."

—Dana M. Emery, litigator and literary agent



NAME: Dana M. Emery

DAY JOB: Litigator for Manhattan law firm

MOONLIGHT BUSINESS: Pushkin Management Group, book promotion and literary agency, Brooklyn

EXTRA HOURS PER WEEK: 20 to 40

REVENUES: \$50,000

ESSENTIAL TECHNOLOGY: Mac, IBM ThinkPad, e-mail, Business Plan Express, Yahoo!, and InfoSeek

GOAL: To become the agent of choice for certain African-American authors

part-time profits

For instance, Emery and Biddy both knew that Ingrid Sturges's \$27.50 *The Nubian Wedding Book* was a niche title and a risky venture. But they both loved the material and decided to push for its publication. "Not worrying too much about the bottom line helped us develop a good relationship with a great author," Emery says. "And hopefully that will pay off for us down the road."

Charlie Russell, U.S. Program Officer for the Trickle Up Program, a small-business microenterprise grant based in New York City, points out that the first thing Emery and Biddy did was craft a realistic, workable business plan. In it, they committed to a quality-first philosophy that helped them avoid random choices and day-to-day thinking. "Regardless of your business's size or how many hours a week you spend on it," Russell says, "you still need a business plan."

Let Passion Propel You

NAME: Dean Wilson

DAY JOB: Supervisor, PPG Industries Inc., Circleville, OH

MOONLIGHT BUSINESS: Steamworks Industrial Services

(STMWorks@aol.com), Columbus, OH

EXTRA HOURS PER WEEK: 20 to 25

REVENUES: \$25,000

ESSENTIAL TECHNOLOGY: Gateway 2000 Pentium Pro 200, Microsoft PowerPoint, MS Word

GOAL: To spin off Steamworks as a limited liability corporation

Dean Wilson thinks steam, talks steam, and even dreams steam. An engineering buff, he's the kind of guy who likes to explain that steam has powered not only trains but airplanes, tractors, and even bicycles. While working at the Municipal Power Plant in Columbus, Ohio, Wilson talked to a lot of local manufacturers who were fuming about the state's stringent licensing requirements for boiler operators. As the complaints piled up, he saw an opportunity to turn his favorite topic into a part-time training business.

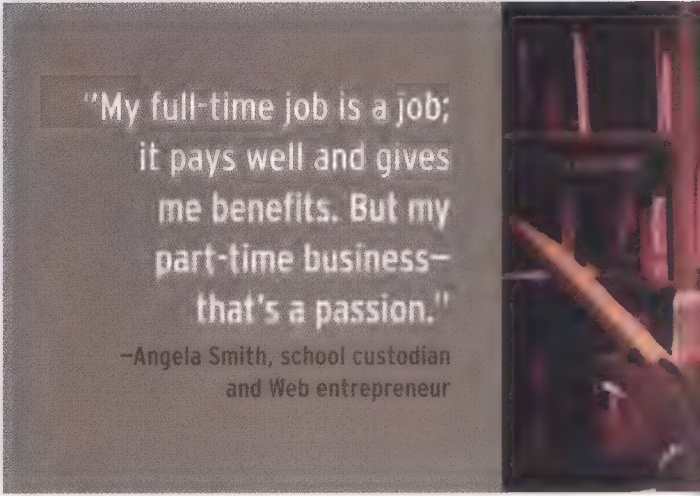
In 1985 Wilson turned his spare bedroom into a home office and bought a computer: an XT Turbo, one step below a 286 in terms of processing speed. "I thought it was a real rocket ship," he says with a laugh. Next, the state-certified stationary steam engineer launched Steamworks Industrial Services and landed a contract to develop and teach a class in boiler operator certification for the local vocational school. Preparing lesson plans from scratch was time-consuming, and in the first few years Wilson worked 30 hours a week on Steamworks. Revenues for the first year were only \$3,000, but he was able to preach the steam gospel, and that kept him going. He taught on weekends and evenings, and word-of-mouth referrals helped his business prosper.

Eventually Wilson graduated from vocational classrooms to corporate seminars, where he offers in-house training to *Fortune* 100 company employees. Because he finally got all his

lesson plans in the can, he can spend less time—15 to 20 hours a week—making more money: \$25,000 in 1997.

One of the companies that hired Steamworks was PPG Industries Inc., a manufacturer of paint and other coatings. Wilson was assigned to train the PPG staff for the certification exam, and this gig led to an offer of a full-time job at PPG. He became shift supervisor for PPG's energy recovery unit—a great position as far as Wilson is concerned—and continued teaching on the side. "And every department manager I've worked with at PPG has encouraged me in my part-time venture," he says.

PPG's level of understanding is rare, and many employers are likely to look down at your sideline work. The best way to calm employers' nerves, says moonlighting expert Philip Holland, is to build a firewall between your daylight and moonlight occupations. "Compartmentalize," advises Holland, the author of *How to Start a Business Without Quitting Your Job*:



"My full-time job is a job; it pays well and gives me benefits. But my part-time business—that's a passion."

—Angela Smith, school custodian and Web entrepreneur

The Moonlight Entrepreneurs Guide (Ten Speed Press). "Make sharp divisions in terms of time and space between your day job and your moonlight business. Don't use the fax machine at your day job to send faxes to your business clients or tie up your boss's phone taking orders."

Put the Pieces Together

NAME: Angela Smith

DAY JOB: Custodian, Chesterfield County, VA, schools system

MOONLIGHT BUSINESSES: Photos 2 Puzzles, a jigsaw puzzle marketer (www.poboxes.com/puzzles); and NET Designs, a Web site developer (certificate.net/netdesigns/), both in Prince George, VA

EXTRA HOURS PER WEEK: 40+

REVENUES: \$28,000

ESSENTIAL TECHNOLOGY: Her local ISP, Atlantic Telecom

GOAL: To ditch her fax/modem and get a separate fax line

Angela Smith works 40 or more hours a week running her two part-time businesses, but she has no plans to abandon her (other) full-time job as a school custodian. "Entrepreneurs are always worrying about finding the money to pay for medical bills and health insurance," she says. "I've got a full-time government job with good pay, good benefits, and good opportunities for promotion. I don't even think about quitting it."

From 3:00 until 11:30 p.m., Smith cleans schools in Chesterfield County, Virginia. Before she goes to work—and sometimes after she gets home—she runs NET Designs, a two-year-old Web site development firm whose clients include the Mothers' Home Business Network and Seascape Enterprises, an independent publishing firm. "When I've spent hours keying in code, and then I look at a page in my browser and it's perfect the first time—there's nothing like that feeling," Smith says. "That's what keeps me motivated to work these long hours."



Smith taught herself HTML code by researching it on the Internet ("Nobody needs to pay a penny for that information," she says), and she is a veteran of the bulletin board services that ruled the Internet before the birth of the Web. Her design experience is a combination of college-level training and trial-and-error home study. She maintains a freeware site (certificate.net/wwio/) that serves as passive (and free) advertising for NET Designs. Like many part-time home-based entrepreneurs, she boasts that she has never spent a dime on advertising.

About a year ago, Smith—a former staff sergeant in the U.S. Army who also has two previous small-business start-ups under her belt—launched a second home enterprise. Called Photos 2 Puzzles, her new company takes your favorite photographs and turns them into jigsaw puzzles. Her clients range from local nonprofit organizations looking for innovative promotional materials to brides shopping for clever wedding in-

vitations. The company, which posts its catalog exclusively on the Web, had sales of \$9,000 in 1997. "Not bad for jigsaw puzzles," says Smith.

The jigsaw puzzle metaphor is an apt one for part-time entrepreneurs; they're constantly cobbling together interests and carving out time, but the grueling hours lead to sweet rewards. Wells shrugs at the time-crunch issue. "I was working 80 hours a week before for someone else; now I'm working 100 hours a week, for less money. But I don't care: I'm creating something of my own."

Ease Into Entrepreneurship

NAME: John T. Wells

DAY JOB: Ad sales rep

MOONLIGHT BUSINESS: Entertainment Merchandise Inc. (www.emerchandise.com), an e-commerce business, Oregon City, OR

EXTRA HOURS PER WEEK: Now full-time; previously, 20 hours

REVENUES: \$1 million



ESSENTIAL TECHNOLOGY: Mail Order Manager software by Dynacorp and Novell's networking software

GOAL: To go public and start another part-time business

Start-up entrepreneurs often go bust waiting for business to walk through the front door. That's one problem part-time profiteers like John T. Wells don't have: They ride the corporate payroll in style, confident in the knowledge that if they lose their shirts, they'll still have their health insurance.

"It took six months for my mail-order business to take off, but because I had a full-time job, I didn't panic," says Wells, who founded Entertainment Merchandise Inc. with his wife, Janet, in 1994. At the time Wells was working full-time selling movie screen ad space for another company. His wife worked the day shift at their new company, which debuted as an online store, and he worked the night shift. A meager \$10,000 in start-up capital paid for their initial stock of entertainment-

PURELY PART-TIME

If your idea of a successful home-based business is something that frees you up to focus on family or fun, a part-time-only venture could be a perfect fit. You'll have to resist the temptation

NAMO: Dawn Dankner-Rosen
PART-TIME HOME-BASED BUSINESS: Dawn Dankner-Rosen Public Relations, Chappaqua, NY
HOURS PER WEEK: 25
REVENUES: \$50,000

ESSENTIAL TECHNOLOGY: Windows 95, Word 7.0, and her TSR Wireless beeper
GOAL: To expand business to full-time after youngest child is in school

to grow your company—maybe even say “no” to a dream client—and it might be hard to sign away your profitability in the form of payroll checks. But it can be done.

After her first child was born in 1989, Dawn Dankner-Rosen quit her corporate public relations job so she could work from home—a familiar story.

What's less familiar is Dankner-Rosen's response to the success of the public relations business she created.

“I realized that I had quit my full-time job so I could be with my children, and suddenly there I was, working 40 hours a week again,” says Dankner-Rosen, who now has three children and works from her home office in Chappaqua, New York. She didn't want to shrink her client list, which hovers between four and six accounts. And as it turns out, she didn't have to.

“I added up the hours I was spending faxing, typing, filing, running to the post office or the printer or the photographer, stuffing press kits,” she says. “I found I was spending 15 or 20 hours a week doing clerical tasks and errands.” So she hired an assistant to do administrative jobs, and when her babysitter asked for longer hours, Dankner-Rosen convinced her to take on the errand-running part of the PR business instead.

Now, Dankner-Rosen makes phone calls and meets with clients during the day before her kids get home from school and writes at night after they've gone to bed. Since her reorganization, she says she's gotten more press coverage for her clients. “Instead of spending my time worrying about making it to the printer before he closes,” she adds, “I'm concentrating on media strategies for my clients.”

Because she didn't take on new business, Dankner-Rosen gave herself a big pay cut when she hired her two assistants. “But I don't care. I took that 15 to 20 hours a week and gave it back to my kids.”

related paraphernalia—everything from Jerry Seinfeld mugs to 101 Dalmatians T-shirts.

Spurred by the growth in electronic commerce, revenues hit \$65,000 the first year. During this time, Wells worked 50 hours a week at his day job and 20-plus hours a week for Entertainment Merchandise. Wells's successful cobranding strategy, which allows online entertainment sites to offer

their own merchandise while Entertainment Merchandise takes care of customer service issues, helped him attract new clients. That first online store spawned eight others, including the X-Store, specializing in X-Files merchandise, and “Sign It!,” a celebrity autograph warehouse. By the end of 1996 Entertainment Merchandise was too big for the Wells's home office. The company, which now employs 12 people, moved into office space in Oregon City, Oregon.

Convinced that Entertainment Merchandise was on firm footing, Wells quit his day job in January 1997 to pour all his time into his own company. Recently, Entertainment Merchandise struck deals to design and manage online stores for Jim Henson, the *Los Angeles Times's* Hollywood Online, and the Tribune Company. The Wellses are negotiating similar deals with major Hollywood studios, and they expect revenues to soar to \$4 million in 1998. Wells hopes to take the company public and already has ideas for another business he wants to start—on the side.

“Because we were moonlighting, the psychological pressures were lessened. It felt more like a lark, or a hobby, at first. And because our stress levels were lower than they would have been if we'd started out with a full-time business, we were able to think more broadly about our business opportunities instead of panicking every month about meeting the payroll.”

Dan Ramsey, an author and entrepreneur who has started several home-based businesses of his own, agrees. “If you don't quit your day job, you can take a chance on your business and it won't kill you financially,” says Ramsey, whose book, *101 Best Weekend Businesses* (Career Press), suggests part-time businesses that require nominal start-up capital. “People who run a part-time business are going to make mistakes in smaller increments. They're not likely to lose \$20,000 on one stupid mistake, the way they might if they were running the business full-time.”

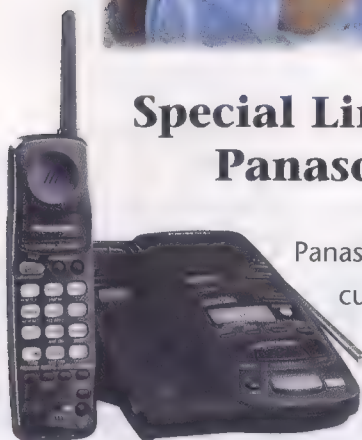
Holland's best advice: “Never burn a corporate bridge until you've got new health benefits set up,” he says. “Retirement planning and the IRA can wait. But health care can't.” ■

LISA GOFF, former managing editor of Crain's New York Business, left her full-time job to write from her home in Charlottesville, Virginia.

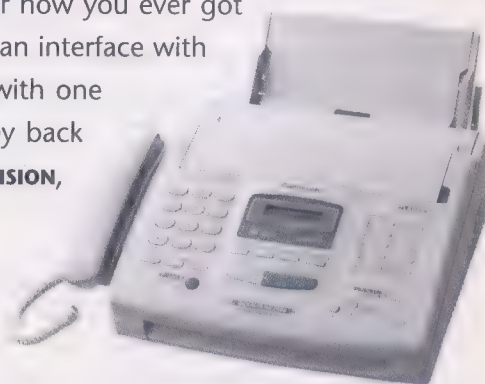
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The Envelope Please

HOLLYWOOD HANDS OUT THE OSCARS. MADISON Avenue presents the Clios. And with tax time right around the corner, we thought we'd honor work-at-homers who brave the IRS year in and year out. In the following pages of this special tax report, we profile a self-employed woman who dodged a huge back-tax bill, find overlooked deductions for two sole proprietors, and deliver resources to help you better prepare your returns. After all, when the applause dies down and the spotlights dim, we know the real star on April 15 is you.

ILLUSTRATIONS BY TOM BACHTELL

KATHY KLEINSORGE WAS TERRIFIED OF THE IRS EVEN before she received her audit notice in the summer of 1997. A home day-care provider in Carmel Valley, California, Kleinsorge had watched a couple of friends go through a traumatizing tax exam so detailed and intrusive that they were forced to prove their child was a legitimate dependent. Kleinsorge had also seen some of the press reports and Congressional testimony about IRS collectors run amok. So when she got the white IRS envelope, she knew she was in for audit hell.

In truth, Kleinsorge was more than a little to blame for attracting the attention of the feds, having committed, she later learned, some boilerplate tax-filing sins. And it's no wonder she feared the consequences, since she had practically no way to back up her deductions. She spent top dollar on supplies and food for her young clients but didn't hold on to receipts. To make matters worse, for the tax year in question Kleinsorge had ceded all responsibility for the business finances to her

tions. To find that hidden income, the IRS matches every 1099 form you receive with your tax return.

But more recently, the IRS has started checking the income that individuals report on their tax returns against the income they report on loan applications. For example, if you print out one tax return for your mortgage lender showing high loan-qualifying income and send another to the IRS reporting low taxable income, at best you'll get a call, experts say. At worst, the IRS and the lender will come after you for fraud.

Because of its new emphasis on these matching programs, the IRS may have recently reduced its reliance on its traditional return-scoring formulas, but high deductions relative to your income can still get you audited, reports Ed Slott, a CPA in Rockville Centre, New York. If, for instance, you claim an annual income of \$12,000 a year and mortgage expenses of \$9,500, that will raise auditor eyebrows. Amir Aczel of Bentley College in Boston crunched four years' worth of

And the Audit Goes to...

Think the IRS is out to get you? You're probably right. Here's how to throw the feds off your trail, and what to do if they come calling

BY LINDA STERN

husband, whom she later divorced. By the time she got the audit letter, she had no clue what she earned, what she spent, what she declared, or where her records were.

Sound familiar? Fair or not, the cold reality is that home-based workers such as Kleinsorge are easy targets for the IRS. A taxpayer with a basic job has a one in 125 chance of getting audited, whereas a sole proprietor who declares less than \$25,000 in taxable business income faces odds of about one in 15. That's because the IRS has figured out the self-employed have plenty of opportunities to hide income, pad expenses, and make the kind of tax-filing mistakes that pay off. So even if you're as honest as Abe, you can expect an examination to cost you at least \$1,000 in accounting fees, something in back taxes, and lost hours. Here's how to make sure you don't get audited and how to minimize your pain if you do.

Steer Clear of the IRS Radar

For several years now, the IRS has been on the lookout for hidden income, on the theory that there's more money to be found there than in challenging nickel-and-dime deduc-

audit data to come up with this guideline: If you write off more than 44 percent of your income in expenses, you have a good chance of showing up on the radar screen.

The same test applies to your business return. "If your Schedule C deductions equal 63 percent of your Schedule C gross income, I can guarantee the IRS computer will tag you," says Aczel. Kleinsorge reckons that she was audited because her snack-and-supply write-offs made up a substantial chunk of her income. Similarly, if you write off high travel expenses and barely eke out a profit (or take a loss), expect the agency to question whether you've got a legitimate business or just a costly hobby.

Of course, certain businesses face more audits than others. If you're in a cash business—or one in which the IRS has found that finagling is commonplace, such as the bed-and-breakfast and legal professions—you're an audit waiting to happen. During the past few years, the IRS has published audit guides to help examiners delve into the workings of architects, truckers, air-charter companies, law firms, mortuaries, musicians, foreign athletes, taxi drivers, and dozens

more, so be forewarned. (A complete list of these market segment specialization project businesses is on the IRS's Web site at www.irs.ustreas.gov.)

Fortunately, software may help you audit-proof your return. With TaxChecker Small Business (Tax Defenders Inc., 800-659-5427, www.taxchecker.com; Win 95; \$89.95), you can put your return through the same kind of scrutiny the government does. Created by former IRS agent Gary Kuwada, the program will flag those parts of your return that could get you noticed and demonstrate how to defend your return in case of an audit. It also projects your taxes for the current year.

Finally, double-check your return against such audit triggers

lifestyle questions to make sure you aren't living larger than your return shows you can afford. Professional representatives, who can handle your case if you give them power-of-attorney, limit the audit to the IRS's initial questions and don't go into details about your life—whereas you might get nervous and turn the audit into a confession.

Still, there's only so much an accountant or an attorney can do for you. Kleinsorge hired Carol Thompson, an enrolled agent who specializes in hard cases. Thompson did her best to re-create two-year-old records and get material from Kleinsorge's ex, and she tap-danced her way through a series of IRS phone calls, letters, and meetings. Although the results could have been much worse, Kleinsorge was socked with a \$5,000 back tax bill, including Thompson's \$1,000 accounting fee, and the realization that she had better mend her lazy ways.

Negotiate Everything

Even if you think you've crossed all the t's and dotted all the i's on your return, you may find yourself on the hook for back taxes and penalties. Don't give up fighting—IRS penalties are negotiable, says Kuwada. If you convince the auditing agent, say, that you relied on the advice of others, you can sometimes talk down a penalty.

And you don't always have to pay every penny you owe, either. The IRS, in certain cases, accepts "offers in compromise." These are accords in which taxpayers agree to the liability and the IRS agrees to settle for a fraction of the amount due. Such agreements usually involve cases in which back interest and penalties have swelled a tax bill beyond the taxpayer's ability to afford it. If you find yourself in an audit bind, *Settle With the IRS...for Pennies on the Dollar* (E-Z Legal Forms, 954-480-8933, www.e-zlegal.com; Win;

\$29.95) tells you how to take advantage of the offer-in-compromise program to save up to 90 percent on your tax bill.

But the best way to sidestep tax troubles is to be proactive. Don't just send in your forms, close your eyes, and pray. Kleinsorge is now a confirmed recordkeeper and never leaves home without her expense and mileage notebook. Not surprisingly, she'd urge others to do the same. You may not be able to beat the feds at their own game, but you can turn their rules into your advantage. ■ ("Special Tax Report" continues)

Contributing editor LINDA STERN is the author of *Money-Smart Secrets of the Self-Employed* (Random House).



as sloppiness and forgetting to sign, CPA Slott says. Then make sure that you've done your math right and put all the forms in their proper order.

Hire a Mouthpiece

What if you do get the dreaded decree? There are several good reasons to turn the problem over to someone else, and one of them is that CPAs, tax attorneys, and enrolled agents are much better at going one-on-one with the auditor than you probably are. Why? For one thing, they know when to shut up. Federal agents are trained to ask a series of so-called

LAST YEAR'S TAX BILL READS LIKE AN OLD VAUDEVILLE joke: There's good news and bad news. A relaxed home-office deduction—in 1999. Improved health-insurance deductions for the self-employed—on next year's return. By now you've probably figured out that the much-ballyhooed Taxpayer Relief Act of 1997 really boils down to one big exercise in delayed gratification—cold comfort for home-business owners who need relief right now.

Fortunately, the tried-and-true method of scouring your return for overlooked deductions is still an option, and a pretty good one at that. Tax reform may come and go, but it's slipshod itemizing that's the true Achilles' heel of most home-based workers. That's why we need to give a big hand to those unacknowledged accountants and tax preparers, whose life's

Right off the bat, Webster noticed that Long failed to report the purchase of a notebook computer he bought in 1997. The plumber will save almost \$1,000 in taxes just by including that one item under Section 179 of the tax code, which allows small-business owners to deduct up to \$17,500 annually for new equipment purchases. The new tax bill raised the ceiling to \$18,000 this year, which Long can put to good use; he plans to upgrade his desktop system. At Webster's suggestion, he'll deduct the equipment, rather than depreciate it as he has on past returns.

Another hidden write-off, right under Long's nose, was the embroidered company name on his work shirts. According to our expert, permanently affixing your business moniker to a piece of clothing makes it eligible for the busi-

I'd Like to Thank My CPA

Does the new tax legislation leave you wanting? Two tax preparers show you how to spell R-E-L-I-E-F

BY DALE D. BUSS

work is to think outside the box when our cranial hard disks have long since crashed. To help you find new ways to whack your tax bill, we paired up the following small-business owners with two Oscar-worthy accountants. Needless to say, these owners weren't disappointed with their remade returns.

OWNER: Bobby E. Long

BUSINESS: Long's Water Works, a plumbing and gas-fitting company in Alexandria, VA

1997 REVENUES: \$150,000 (roughly)

TAX ADVISER: Bill Webster, a Falls Church, VA, enrolled agent

SAVINGS: \$4,470

PLANS TO USE THE SAVINGS: To serve as a cash cushion due to nonpayment of accounts receivables

Rack Up the Deductions

Master plumber Bobby Long and his wife, Laura, felt continually squeezed between high taxes and a low collection rate of accounts receivables. What's more, they knew that they were failing to wring the most out of their tax returns. To help them, we asked Bill Webster, an enrolled agent and small-business consultant, for financial solutions.

ness-uniform deduction. For Long, that translates into a \$250 write-off for 1997. Sure it's a dinky deduction, but it counts, Webster notes. Every tax dollar saved is \$5, \$10, or more in sales you don't have to make to enjoy the same income.

In fact, last year Long completed the remodeling of his basement, where he has his office and machine shop; he stores his inventory in an outdoor shed. He'd planned on taking only 500 feet, or about 25 percent of his 2,000-square-foot home, as his total home-office deduction. But Webster showed Long that he was undermeasuring his workspace, which includes an area where he designs jobs, meets clients and suppliers, and makes presentations, plus a section of the office used by his wife. The extra 150 square feet will add an additional \$1,000 to his home-office deduction.

Put the Family on the Books

It was Webster's careful questioning about the workspace that led to the best tax news of all. In addition to her job as a full-time programmer, Laura helps out the family business and maintains the company database, which handles client contact management, job costing estimates, change orders,

billing, and tracking. Like many sole proprietors, Long thought of his wife's contribution as something any good spouse would do: helping out with the chores. But that casual approach was having a negative effect on their finances.

The Longs learned that if they put Laura on payroll before the end of the calendar year, they could qualify for a Section 105 compensation plan. This lets sole proprietors take a 100 percent business deduction for the family health-insurance premiums and out-of-pocket medical, vision, and dental expenses, plus the cost of term life and disability insurance. By

cost to set up the plan, comes to roughly \$2,220. "No doubt, health-care expenses are a major problem for small-business owners," Webster says.

Give Deadbeats the Squeeze

Another troubling expense for entrepreneurs is bad debt. They're the ultimate lemons for many service businesses like Long's Water Works, which annually sees about 4 percent of sales relegated to the red-ink column. "And right now, I've got the equivalent of 50 percent of a month's gross revenues tied up in court," Long moans. The basic tax rule is that because he operates his business on an accrual basis, Long has to report the debt as income and pay tax on it before he can claim it as a write-off. This results in nothing more than a return of the tax paid on money he never sees.

But Long can get lemonade out of the situation. According to Webster, Long is not aggressively making use of GAAP (generally accepted accounting principles), which allows incorporated business owners to claim a Bad Debt Expense against an established Allowance for Bad Debt. The Bad Debt Expense, properly treated, is an expense generated when the business offers credit. In most cases, the Bad Debt Expense is written off against accounts receivables and no tax is paid on money never collected. Or, for businesses such as Long's, you can place what's known as a mechanic's lien on the real property for the amount of the debt. "This usually gets the debtor's attention," says Webster, "since the viability of the property is limited while the lien is in effect."



hiring Laura, not only does Long gain a hefty deduction, but the family is able to take a bite out of medical costs. Webster devised a compensation package for Laura that includes \$1,200 in W-2 wages, \$4,300 for the family health-insurance premium, \$1,200 for out-of-pocket hospital costs not covered by insurance for the delivery of their second child, \$100 in additional medicines for the kids, \$180 for Bobby's eye exam, and \$520 for Laura's life insurance policy. Total: \$7,500.

Under the Section 105 plan, one of the least-known and most important tax benefits offered to sole proprietors by the IRS, Long can deduct this \$7,500 as a business expense on his Schedule C, instead of having it show up as taxable self-employment income. His tax savings, minus the initial \$375 it

OWNER: Emmy McGowan

BUSINESS: Way Beyond Design, a graphic design firm in Boise, ID
1997 REVENUE: \$38,000

TAX ADVISER: Liane Lemons, a former IRS agent-turned-CPA

SAVINGS: \$1,019

PLANS TO USE THE SAVINGS: To purchase computer equipment

Plan to Offset Profits

Although Emmy McGowan has run her business full-time for three years, this is the first year she's earned enough to have to pay taxes. "In 1997, my business took off," she says. "The only problem: Now I have to think more about taxes—and deductions." To help the designer plot a long-term tax strategy, we hooked her up with Liane Lemons, a former IRS auditor who works with home-based business owners.

One of the first things Lemons discovered is that Mc-

Gowan's previous accountant had neglected to deduct the cost of her health-insurance premiums. They're 40 percent deductible for 1997 and, under the new tax bill, that will expand to 100 percent deductibility by the year 2006, thanks to Congress's gradually increasing generosity. For 1997, taking the 40 percent deduction on McGowan's monthly premium of \$80 will yield a \$384 tax savings.

Upon closer scrutiny, our tax expert found that McGowan had taken out a professional liability policy but hadn't expensed the \$400 premium for it. Her savings: about \$120. Lemons also discovered that the Idaho artist failed to track business meal expenses. Although her clients are sometimes friends and acquaintances, she can pick up another \$100 in savings for 1997. That's not all: Lemons believes that McGowan significantly underestimated how much mileage she puts on her car for traveling to client offices and running work-related errands around town. McGowan assumed her travel expenses were about 50 miles a week; Lemons' recalculations show it's more like 75 miles a week. Tax savings: almost \$115.

Lay the Groundwork for Growth

All business owners want to make more money. But, says Lemons, there's a downside. McGowan may not be able to salt

away enough money now to begin paying her quarterly taxes on extra income earned in 1998. "She needs to figure out what her total liability is going to be for 1997 because, although her business has increased so much, she didn't increase her quarterly payments to the IRS," Lemons says.

On the upside, toward the end of 1997 McGowan had about \$7,000 in savings for her company. Her choices were to either buy up computer equipment or pay down taxes. But in urging McGowan to start casting an eye toward her own future financial needs, Lemons suggests that she put about \$2,000 of the reserve into a SEP-IRA retirement plan. By law, McGowan can contribute up to \$23,000 or 13.043 percent of her income each year to the plan, after subtracting her expenses and half her Social Security tax.

"It's really one of the best deals, tax-wise, that's available today for sole proprietors," Lemons says. "In the short term, she'll save about \$300 on her taxes for 1997. And setting up a SEP-IRA won't prevent McGowan from establishing a new Roth IRA." (For more on Roth IRAs, see the Money column in our January 1998 issue.) ■

Reporter DALE D. BUSS runs Veritas Communications from his home in Rochester Hills, Michigan.

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www.quicken.excite.com We like the strategies for surviving and avoiding an audit. Also worth noting are the on-screen tips for finding medical expenses and other deductions for homeowners.

www.naea.org Scouting for a tax preparer? This site, maintained by the National Association of Enrolled Agents, will help you track down one of its 3,700 members.

www.taxattack.com Here you enter a secure encrypted area, answer a few questions, check out the tax prep rates, and input your data. Within 24 hours, the company guarantees a response and helps you file electronically.

www.irs.ustreas.gov This surprisingly lighthearted site answers tax questions and provides instructions for filing either electronically or through the mail—but you can't file directly from this site. We especially like the "Tax Regs in English" page, which explains confusing tax regs.

www.nettax.com This site provides such forms as 1040, 1040EZ, Schedule A&B, C, C-EZ, SE, D, E, F, and EIC, and it helps you calculate your return with a few mouse clicks.

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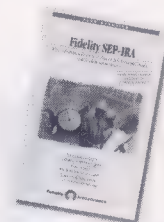
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¹The deadline to set up and contribute to your SEP-IRA is your tax-filing deadline, usually April 15. ²For plan years beginning on or after January 1, 1997, maximum compensation on which contributions can be based is \$160,000. For self-employed people, compensation means earned income. ³This offer applies to certain Fidelity retirement plans marketed and distributed directly by Fidelity: Fidelity Magellan® Fund, Fidelity New Millennium Fund® and Fidelity Select Portfolios® are excluded. Fidelity Brokerage Services, Inc. Member NYSE, SIPC. Fidelity Distributors Corporation. 4b/47301.001

time manag



PHOTO-ILLUSTRATION BY GEOFF GRAHAM

HOUR

GOT AN

A dozen ways to turn unexpected

BY BONNY GEORGIA

THE PHONE RINGS. A CLIENT CANCELS YOUR 2 p.m. meeting at the last minute, leaving you with an unexpected gift: an hour to kill between appointments. You might be tempted to spend your free time fuming, but don't get mad. Get busy. In just an hour you can trim several important tasks from your to-do list and turn wasted time into a golden opportunity to get ahead.

You may be surprised at just how many worthwhile projects can be squeezed into an hour. We've compiled a list of a dozen business-boosting activities that you can accomplish whenever you have 60 minutes to spare. So the next time unplanned free time threatens to throw productivity off-track, check this guide. Time is money, after all.

1. Take the Pulse of Your Business Attracting new customers is hard, but keeping them can be even harder. Select three current clients and two former clients from your Rolodex. Then conduct a brief, informal telephone survey to see how they rate your overall business performance. Here are some questions to ask.

- Why did you choose to use our company?
- Are you pleased with the service you receive from us?
- Would you recommend our services to colleagues and friends? If not, why?
- Do you use the services of our competitor(s)? If so, what do they provide that we don't?
- What could we improve to ensure your business?

2. Update Your PIM Wading through a stack of business cards for a phone number or e-mail address is far from efficient. Whenever you've got some time to spare, organize your contact list with a personal information manager such as Sidekick 98 (888-Starfish, www.starfishsoftware.com; \$49.95). Toss out-of-date cards, then sort the rest into categories.

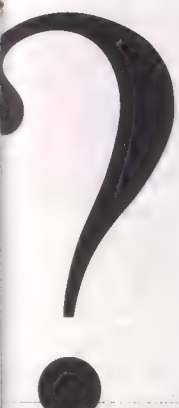
If the idea of typing all those names and addresses turns you off, enlist the aid of a business card scanner such as Corex CardScan Plus 300 (617-492-4200, www.corex.com; \$299 street). Simply slide each card through the unit to instantly add the information to

3. Give Yourself a Push If you don't have time to seek out relevant news on a regular basis, use that spare hour to bring the news to you. Sign up for a few push technology services (which regularly broadcast customized information from the Internet). Point-Cast (www.pointcast.com) uses custom-configured channels to deliver stories from various wire services. Once you launch the application, you can receive updates of business and headline news, weather reports, stock prices, and more. Backweb (www.backweb.com) has similar features and will alert you with messages when you've received requested information.

4. Balance Your Books Keeping records tidy for the tax man is easier when you balance your books regularly with software such as Intuit's QuickBooks 5.0 (800-4intuit, www.intuit.com; \$99 street). Once you've updated your accounts with that stack of receipts and payables, select Reconcile from the Activities menu. Choose an account, then enter the opening balance on your bank statement in the Reconcile window. Next, key in the ending balance on your bank statement, along with any bank fees or interest not already added to your register. Check off each QuickBooks transaction that matches the bank statement, then click Done to complete the reconciliation.

5. Organize Your Bookmarks If it takes you longer to find a favorite Web site than it does to explore it, put your unplanned hour to good use by getting your bookmarks in order. By default, all newly created Netscape Navigator 4.0 bookmarks are placed at the bottom of the list. Select Go to Bookmarks to bring up a window of bookmarks in a hierarchical tree. Then open the Item menu and choose Insert Folders. Finally, drag and drop sites to the folder of your choice. The next time you use your Bookmark menu, you'll see dropdown menus showing the folders you created.

With Microsoft Internet Explorer 4.0, Favorites are small, separate files on your hard disk. Open the Favorites menu and select Organize Favorites. You'll see windows for creating folders and dragging and dropping the shortcuts (identifiable by the little arrow on



free time into a golden opportunity to get ahead

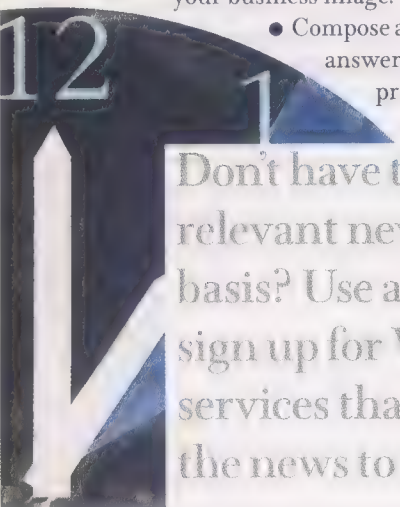
CardScan's searchable database. Afterward, transfer cards directly to Sidekick, or access the database from within such software as WinFax Pro.

the icon). Once you've put Favorites in folders, Internet Explorer automatically alphabetizes them for future reference.

time management

6. Improve Your Image Don't let bad first impressions ruin your chances of earning new business. Put your best foot forward with new and existing clients by updating your business image.

- Compose a new outgoing message for your answering machine announcing new products and services.



Don't have time to seek out relevant news on a regular basis? Use a spare hour to sign up for Web broadcast services that bring the news to you.

- Use the mail-merge function and templates in your word processor to standardize customer form letters.
- Review your brochures, price sheets, and sales presentations, and make any necessary updates.

7. Spare Your Fingers Do you have a bunch of important numbers you dial almost every day? When you've got some time on your hands, dig out the manuals for your telephone and fax machine and program their speed-dial capabilities to give your fingers a break. If you use your PC's telephony or fax functions, such software as WinFax Pro 8 (800-441-7234, www.symantec.com; \$99 street) will also let you preprogram your frequent contacts.

8. Toss Out the Old If your hard disk runneth over, use your extra hour to delete junk and archive little-used files. To locate candidates for removal, search your hard disk by date using Windows 95's Find Files and Folders function (accessed from the Start menu). From the Find File box, click on the Date Modified tab and search for specific dates. Then go back to the Name & Location tab to choose user-created extensions such as DOC and XLS.

Once you have a list, drag and drop your digital clutter into the Recycle Bin or onto removable storage devices such as Iomega Zip disks. A compression program such as WinZip 6.3 from NicoMak (www.winzip.com; \$29) will squeeze files down to a manageable size and let you group documents together. On a Mac use the Finder's Find File to search by date, then archive the files with StuffIt Lite (Aladdin Systems, www.aladdinsys.com; \$30).

9. Make Contact Show three clients you appreciate their business by dropping each a short note.

- Mail or e-mail a quick message to inform them of new products, services, or staffing changes at your company.
- Send them a newspaper or magazine clipping from an article pertinent to their business needs.
- Send a card to acknowledge such important events as birthdays, holidays, and promotions.

10. Take a Shortcut Windows shortcuts are a great way to access applications, but too many will turn your desktop into a disaster area. One way to remedy this is with a shortcut bar utility, which you can download and install quickly and easily. Office suites such as Microsoft Office 97 and Lotus SmartSuite 97 offer their own shortcut bars, which include icons for suite applications and allow you to add third-party shortcuts as well.

If you don't have an office suite, try PowerBar 1.55 from PLEM (home6.inet.tele.dk/prebene/; \$20). Download the utility, then double-click the EXE file to launch a dockable toolbar. Next, drag and drop your favorite shortcuts directly onto the bar. To make sure the icons on PowerBar map directly to the original application, right-click and select Resolve Shortcut. Finally, delete the shortcuts on your desktop.

11. Scope Out Competitors Stay one step ahead of the competition by finding out how they play the game. Call to request their marketing materials. Then go online and look for the businesses via Yahoo or another major search engine. If the competitors you discover have Web sites, load them up and pay close attention to their product offerings, prices, special services, and overall business images. What can you do to differentiate yourself?

12. Go for Your Goals Business owners are always talking about setting goals, but the only way to reach them is to create a plan of action—and there's no better time than now. First, choose a particular goal, say, "I want to acquire 10 new clients by March." Achieving that requires a strategy, such as creating a Web site to promote your company. The action plan is the daily to-do list that keeps you on target. Items for this goal might be Hire a Web page designer; Write promotional copy and personal bio for the site; Scan photographs of my products to use as illustrations; and Contact my ISP to request Web-hosting services. Next, create a 90-day action plan that will keep you focused on your success. Then tackle those items one by one whenever you find yourself with another chunk of unexpected time. ■

Contributing editor BONNY GEORGIA uses unplanned free time to play Frisbee with her two dogs—when she's not on deadline.

(jackpot!)

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time management

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It's
all
within
your
reach.

THAT'LL SHOW 'EM!

Whether your audience consists of two or 20, these three presentation setups will help you get your message out loud and clear **— BY BONNY GEORGINA**



◀ The Intimate Gathering

Fewer than 10 people

When speaking informally to one or two people, a notebook is often enough, but crowding five or more around a PC isn't exactly professional. Instead, plug in your external speakers and enhance your display with an available 17-inch monitor or your own **lightweight flat-panel monitor** like the 14-inch Samsung SyncMaster 400TFT (for prices and contact information on all products in this article, see "Where to Buy"). At less than eight pounds, the SyncMaster offers 14 full inches of screen space and multimedia speakers built into the base. **Alternative LCD panel:** Viewsonic VPA 138.

No monitor available? Pair your PC with an on-location television using a **scan converter** such as the Umax MaxMedia TV/Pro II Plus, which turns the VGA-compatible signals from your notebook into standard NTSC signals the TV can understand. A 640-by-480-pixel display is closest to TV resolution, so design your presentation at that size for the best results.

JAZZ IT UP No one likes to sit through a steady stream of pie charts and bullet points, so adding sound and video elements to your presentation is worth the time and effort. Some of our favorite life-injecting tools

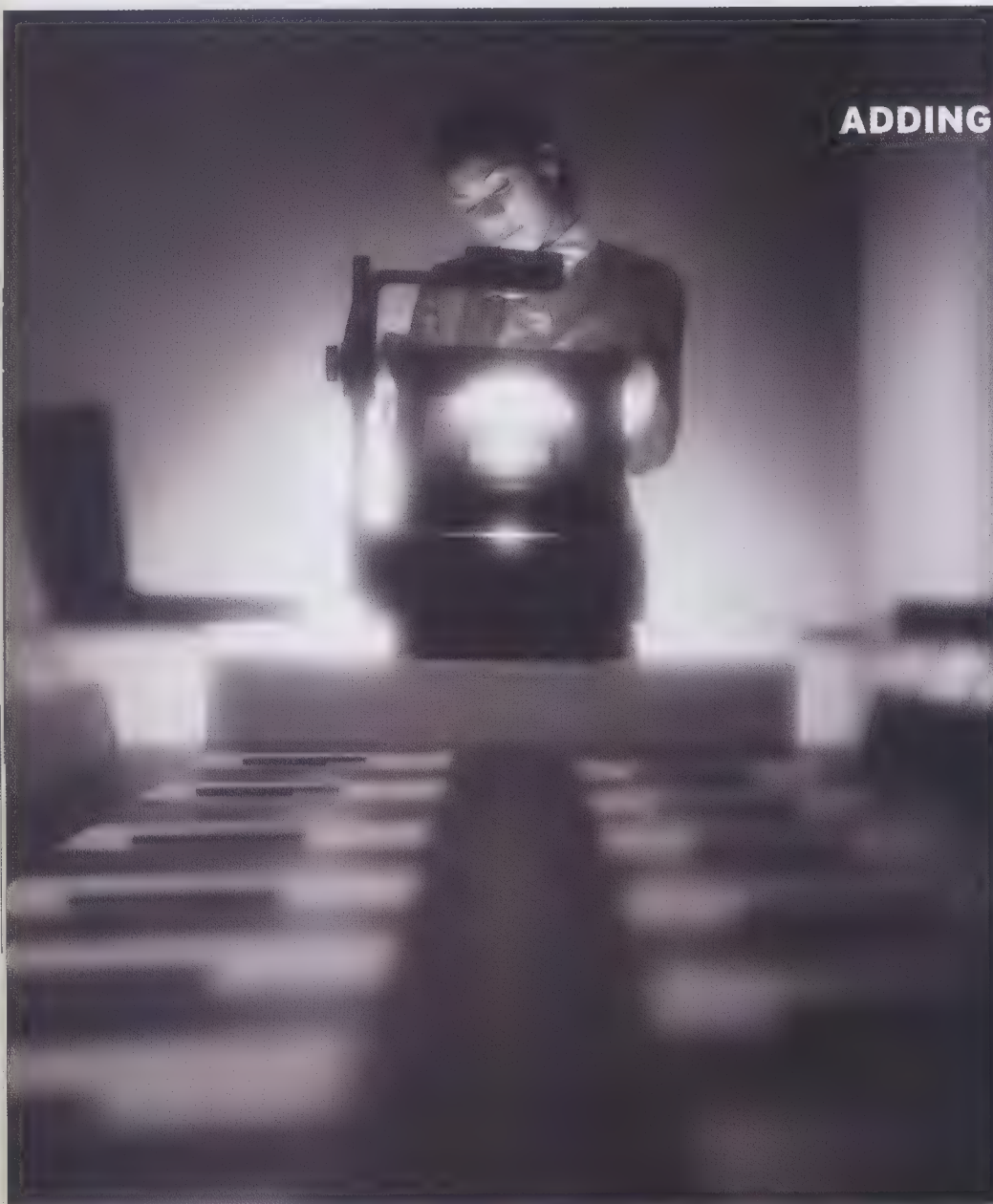
Two minutes before the sales meeting and you've got all the wrong symptoms: racing heart, sweaty palms, shaky hands, cotton mouth, and shortness of breath. If you'd rather walk barefoot over broken glass than speak before a live audience, you're in good company. According to the *Book of Lists*, people fear public speaking above all things—even death. Thankfully, the right combination of preparation and presentation tools will help you speak with confidence. To help you deliver the perfect presentation, we've compiled a list of digital devices and disaster-proofing products suitable for audiences of fewer than 10 people, between 11 and 20 people, and 20 people or more. We also provide expert advice and suggestions for jazzing up your speech, packing up your presentation, and backing up your files for safekeeping.

include Lotus ScreenCam, a **screen-recording tool** that records every mouse click and motion on your desktop, then plays them back with captions and sound. Animations draw attention to your message, but use them judiciously. Rick Clements, president of Tualatin Achievers, a Toastmasters group in

Tualatin, Oregon, once watched a speaker using an LCD panel with an animated figure in the corner of the display. "It started out as distracting, and by the end of his presentation, it was annoying," Clements recalls.

Another way to punch up your PowerPoint slides is by adding **customized video clips** with IMSI's Lumiere, a software suite that'll let you combine and edit your existing video, sound, and still pictures. For extra impact, add one of the 1,700 **musical scores and sound bites** from Cambium Sound Choice.

ADDING SOUND AND VIDEO



The Midsize Meeting ▲

11 to 20 people

Holding attention at client briefings or training seminars is difficult if your audience can't see the slides you're talking about. Transparencies and an overhead projector are fine for static information, but if you don't want to lose important audio or video elements, combine the overhead projector with an **LCD projection panel** from 3M. And remember to keep your subject well-lit: "Overhead projector bulbs are expensive and have a notorious habit of burning out," cautions Bill Hodges, president of Hodges Seminars International in Fairborn, Ohio. "Always request that extra bulbs be made available." **Alternative LCD projection panel:** Sharp LCD Projection Panel.

For times when a boardroom meeting becomes an

interactive brainstorming session, an **electronic whiteboard** easily captures ideas on the fly. Unlike paper flip charts, which require frantic notetaking and an assistant to transcribe, the two-by-three-foot MicroTouch Ibid 100 connects directly to your PC and saves every pen stroke automatically. After the meeting, follow up by printing, e-mailing, or faxing important notes to attendees.

PACK IT UP

If traveling is on your agenda, an optional **case** and **carrying case** are available for the Ibid whiteboard, and a **soft-sided carrying case** will protect the 3M LCD panel. When you fly, checking electronics as luggage puts them at risk of loss, theft, or damage, so ship your gear ahead via a courier service like FedEx or UPS, or pack them carefully and carry them on board with you.

For presentations on the go, a roomy **notebook case** will help to ease the transitions. The 11-by-13-by-2.5-inch Deluxe Universal Case from Targus has enough space to accommodate your batteries, AC adapter, and external disk drives, in addition to your notebook.

Keep your LCD projector protected from thumps and bumps in transit using a matching **hard-sided shipping case**. Another helpful option is a **portable display screen**.

CLIPS WILL HELP SNOOZE-PROOF YOUR PRESENTATION.

The Full House ▶

20 or more people

If you have to travel to deliver frequent presentations to groups of more than 20 people, you might consider investing in your own **portable LCD projector**. Without a doubt, this is the device of choice for presenting to large audiences at offsite locations. The NEC MT810 projects SVGA images up to 300 inches wide (measured diagonally), includes built-in stereo speakers for conference-room sound, and offers audio-out for external speakers. For added flexibility, you can project images directly from a VCR and manipulate both PC and projector functions via an infrared remote control. **Alternative projector:** Viewsonic PJL802 ViewBook.

LCD projectors are expensive, however, so if you seldom make large presentations, you're better off building your speech around resources available at the meeting site. Most hotels and conference centers rent LCD projectors for around \$500 per event, as well as such basic tools as overheads, flip charts, televisions, and VCRs. Whether you bring your own tools, rent them from the hotel, or use a combination, arrive at the meeting site early and arrange a walk-through of the event with an audio-visual technician at least an hour before showtime.

BACK IT UP The more sound and videoclips your presentation includes, the more **storage space** you need to keep it safe. Back up your multimedia and video files with the Iomega Jaz drive, which offers a roomy gigabyte of storage per disk. For really large files, we recommend backing up with a **CD-R drive**, such as Mitsumi's CR-2600TE CD-R Drive, a combination CD-recordable, CD-rewritable drive that will store up to 650MB per CD.



**COMBINE MURPHY'S
LAW WITH THE BOY SCOUT
MOTTO AND YOU GET THE
PRESENTER'S PARABLE:
EVERYTHING THAT CAN GO
WRONG, WILL GO WRONG.
SO BE PREPARED.**

Dos and Don'ts of Off-Site Presentations

If you're going to be presenting at a hotel or another away-from-home locale, make sure to familiarize yourself with your surroundings—even if you can't do it in person. Teri Lonier, author of *Working Solo*, estimates that more than one-quarter of her business comes from speaking at associations and conferences around the country. She relies heavily on preplanning and partnerships with hotel staff to make sure her presentations go smoothly. "The meeting planner or group liaison is there to make sure you deliver and that the people in the seats get their money's worth," says Lonier. "The AV person makes sure the lights work, the sound works, and your microphone doesn't squeal." Lonier offers these tips to help make your next hotel presentation a success.

DO have a diagram of the site faxed to you in advance, then make sure your setup and lighting requests go not only to the meeting planner but also to catering, the audio-visual staff, and any other group involved with your event.

DON'T assume anything is free—expect to pay for everything, even water on the table. Put all rental fees, audio-visual charges, and catering costs in your contract, then at the end of the presentation retrieve everything you paid for (pencils, paper, flip-chart pads, binders) that is left behind by attendees.

DO meet with the AV technician to test all equipment at least one hour prior to the start of the event, and make sure there are

new overhead and LCD projector bulbs, extra power cables, and backup presentation tools on standby in case the ones you're using fail.

DON'T place chairs more than 35 degrees left or right of the center of the projection screen, and make sure chairs are slightly angled so audience members aren't struggling to read slides through the back of someone's head.

DO call a trusted vendor in your home city and ask for a recommendation of places at your destination where you can buy spare parts for your own presentation equipment, or repair your PC in an emergency.

Presentation Essentials

Combine Murphy's Law and the Boy Scout motto and you've got the Presenter's Parable: Everything that can go wrong, will go wrong, so be prepared. Whether you're presenting to two or 20, follow this checklist of must-have tools.

- For maximum flexibility, you need a **multimedia notebook** powerful enough to be a standalone presentation tool, as well as the hub for connecting other devices. A 233MHz MMX notebook, such as the Fujitsu Lifebook 585Tx, has all the trimmings for top-notch presentations, including a spacious 13.1-inch active-matrix screen and 20x CD-ROM drive, plus 33.6Kbps modem and 16-bit stereo sound with integrated speakers. **Alternative presentation notebook:** Toshiba Tecra 750CDT. To protect yourself from running out of juice in the middle of your sales pitch, use an **AC adapter** whenever possible and have a second **lithium-ion battery** at the ready in case of power failure.

- It's impossible to make good eye contact and smooth transitions if you're fiddling with a keyboard or trackpad. A **remote control mouse** like the Logitech TrackMan Live gives you the freedom to move about the room while making your point.

- Most built-in notebook speakers are mediocre at best. A

pair of **powered speakers** such as the Altec Lansing ACS20s will project sound clips and music more clearly.

- If you need to pull something together in a hurry, Microsoft PowerPoint 97 is the Mercedes of **presentation packages**. It provides exceptional compatibility with multimedia file formats and uses a bevy of third-party add-ons.

- Nothing's more unprofessional than arriving at a meeting without essential files. With **remote control software** like LapLink on both your notebook and office PC, you have access to your hard disk from across town or across the country.

- Safeguard your notebook and other peripherals from an unexpected electrical storm or power outage using a **surge-protecting power strip** like the SurgeArrest Notebook Protector from APC.

- A **12-foot extension cord** and at least a **15-foot phone line** will help you reach inconvenient outlets and phone jacks.

- Make a habit of carrying at least one hard-copy backup of your speech, as well as extras of all digital presentation elements on **disk, Zip disk, CD-R, or VHS tape**. ■

Contributing editor BONNY GEORGIA would prefer skydiving into a cactus to speaking in public.

WHERE TO BUY



1

The Intimate Gathering (fewer than 10 people)

1 Lightweight flat-panel monitor: SyncMaster 400TFT (Samsung, 800-933-4110, www.sosimple.com; \$2,299 list)

Alternative LCD panel: Viewsonic VPA 138 (Viewsonic, 800-888-8583, www.viewsonic.com; \$1,999)

2 Scan converter: Umax MaxMedia TV/Pro II Plus (Umax Technologies, 800-562-0311, www.umax.com; \$169)

The Midsize Meeting (11 to 20 people)

LCD projection panel: 3M model 6650 (800-328-1371, www.3m.com/meetings; 3,995)

Alternative LCD projection panel: Sharp XG LCD (800-BESHARP, www.sharp-usa.com; \$5,000)

3 Electronic whiteboard: MicroTouch Ibid 100 (MicroTouch, 800-388-IBID, www.microtouch.com; \$599 list)

The Full House (20 or more people)

4 Portable LCD projector: NEC MT810 (800-NEC-INFO, www.nec.com; \$8,495)

Alternative projector: Viewsonic PJL802 ViewBook (ViewSonic, 800-888-8583, www.viewsonic.com; \$4,495)

Presentation Essentials

5 Multimedia notebook: Fujitsu Lifebook 565Tx (888-4-ON-THE-GO, www.fujitsu-pc.com; \$3,999)

Alternative presentation notebook: Toshiba Tecra 750CDT (Toshiba, 800-334-3445, www.toshiba.com; \$6,799)

AC Adapter: Xtend Micro Products (800-232-9836, www.xmpi.com; price varies)

Lithium-ion battery: (1-800-BATTERIES, www.1800batteries.com; price varies)

Remote control mouse: Logitech TrackMan Live (800-231-7717, www.logitech.com; \$149 list)

Powered speakers: Altec Lansing ACS20 (800-ALTEC 88, www.altecomm.com; \$49.95)

Presentation package: Microsoft PowerPoint 97 (800-426-9400; www.microsoft.com; \$340)

6 Remote control software: LapLink (800-343-8080, www.laplink.com; \$149 street)

7 Surge-protecting power strip: SurgeArrest Notebook Protector (APC, 888-289-APCC, www.apcc.com; \$29.95).

Jazz It Up

8 Screen-recording tool: Lotus ScreenCam (800-343-5414, www.lotus.com; \$96)

Customized videoclips: Lumiere (IMSI, 800-833-4674, www.imsisoft.com; \$80).

Musical scores and sound bites: Cambium Sound Choice (800-231-1779, www.cambium.com; \$99 for 2-CD set)

Pack It Up

Easel and carrying case for the Ibid whiteboard:

(MicroTouch, 888-388-IBID, www.microtouch.com; \$179)

Soft-sided carrying case for the 3M LCD panel: (3M, www.3m.com; \$99)

Notebook case: Deluxe Universal Case (Targus, 800-390-4622, www.targus.com; \$69.99)

Hard-sided shipping case: (NEC, www.nec.com; \$349)

Portable display screen: NEC M560 (\$399)

Back It Up

9 Iomega Jaz drive: (800-MY-STUFF; www.iomega.com; \$399 external)

CR-2600TE CD-R Drive: (Mitsumi, 972-550-7300, www.mitsumi.com; \$320)



2



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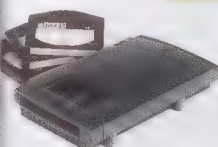
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7



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9

reader survey

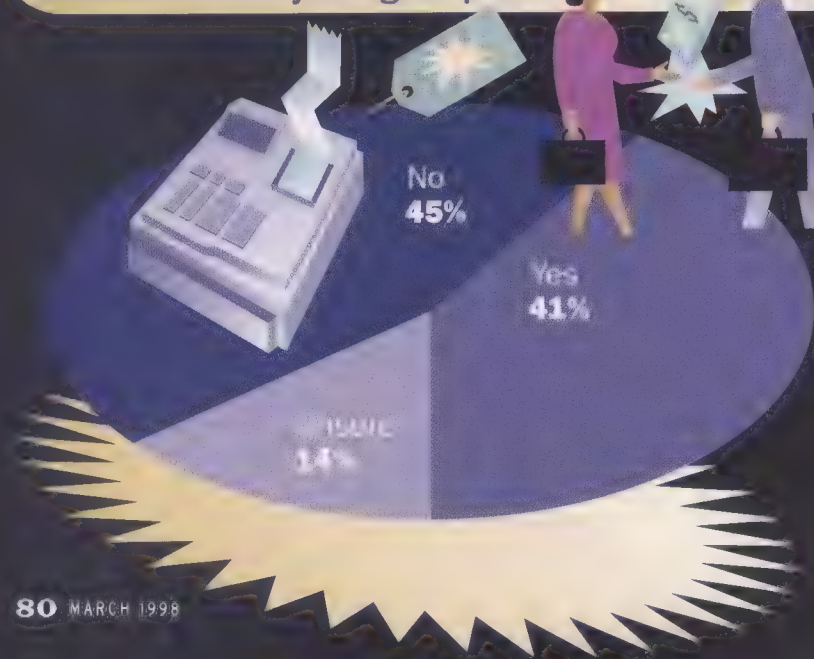
What are your most challenging business tasks?



Our Readers

THE RESULTS HAVE BEEN TALLIED AND ONCE again, you've shown your true colors. You love working for yourselves and never want to go back to corporate life. Your businesses are growing and financially you're OK—although things could improve in that area. The bottom line: You're looking toward the future, expanding your enterprises, and dreaming up new ideas. Here's what you and your fellow home-office workers had to say in our Eighth Annual Reader Survey. (For the complete survey results, head to www.smalloffice.com.)

Would you sell your company if someone offered you a good price?



Which statement best applies to you?

- a. I run a full-time home-based business. 65%
- b. I run a full-time business that's not home-based. 14%
- c. I have a full-time job and run a part-time business. 14%
- d. I have a corporate job but work at home once a week. 1%
- e. I'm interested in starting a business. 4%
- f. I do not own, run, or manage a business. 2%

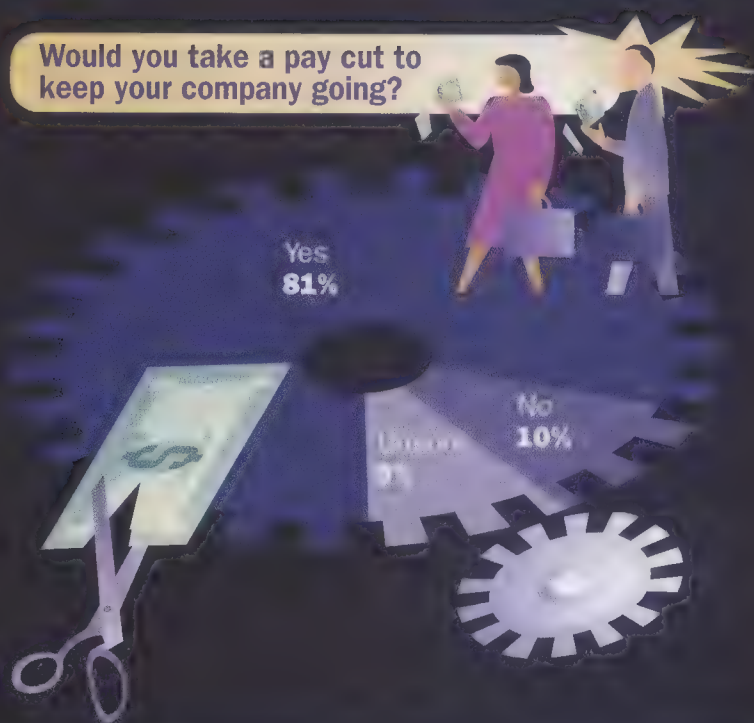
Report in

Would you take a pay cut to keep your company going?

Yes
81%

No
10%

Unsure
9%



I will still be running my own business in five years.

Yes 91%
No 3%
Unsure 6%

I expect business revenues to grow this year.

Yes 80%
No 15%
Unsure 5%

Why did you start your own business?

- a. I got laid off/downsized from corporate job. 19%
- b. I got fed up with corporate life. 25%
- c. To make money. 17%
- d. To spend more time with my family. 10%
- e. I had a great idea. 11%
- f. I don't own my own business. 2%
- g. Other 16%

What percentage of revenues do you take as salary?

- a. None 27%
- b. 5-10 percent 15%
- c. 11-20 percent 13%
- d. 21-30 percent 10%
- e. More than 31 percent 31%
- f. Unanswered 4%

What's your best source for finding new clients?

Referrals from satisfied clients



69%

Networking

7%

Advertisements

6%

Direct mail/fliers

5%

Cold calling

4%

Business organizations

4%

Community events

1%



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ISDN routers

Faster than a speeding bullet, these seven multiuser devices are the superheroes of Internet access

What is the sound of many modems connecting? Does a cacophony of carrier tones followed by cries of despair and frustration mark your firm's daily forays onto the information superhighway? Getting mission-critical access to the Internet doesn't have to involve huge expenses for multiple phone lines, modems, and training, nor does it necessarily mean hours of wasted time waiting for reliable connections. The solution lies in a simple device that allows everyone in your company to access the Net from a network, simply by opening an Internet application.

Known in industry-speak as routers, these two-sided devices work by making a connection over an ISDN (integrated services digital network) line to an Internet service provider (ISP) on one side and by translating Internet data that comes in over the ISDN line to your

network on the other. For this review, we looked at a special class of these devices that glue a network hub onto a router, giving you a starter network as well as a connection to the Internet. Best of all, you won't need to undergo a major walletectomy to get your hands on a hub/router: Most of these devices have list prices under the \$1,000 mark.

The cost benefit of ISDN hub/routers is compelling. Imagine a small office with eight users who need to connect to the Internet and a central fax machine. Connect that setup individually and you have nine lines. Installation for nine phone lines is going to run you somewhere in the neighborhood of \$70, and wiring each user with a jack can cost as much as \$90. Modems—assuming you go with the midrange models—will run about \$90 for 33.6Kbps and \$150 for 56Kbps. The monthly

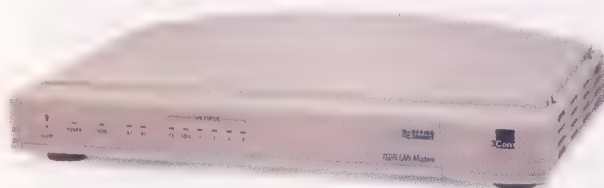
charges for each line—figuring a flat rate for local calls and no special services—will come close to \$40.

So we hit the bricks and rounded up a world-class assortment of hub/router combos. Our criteria were simple: Each device had to have at least four Ethernet ports either built-in or on a bundled hub, have the ability to act as a DHCP server, and come with regular telephone jacks, or POTS (plain old telephone system) ports. In the end we received devices from 3Com, ADC, Ascend, Cisco, Netopia, Ramp Networks, and Toshiba.

(We received a review unit from NetGear. However, it failed to operate during our testing, and we returned the unit to the manufacturer.)

Among these, we discovered two distinct subclasses of products: Those that serve simply as routers and those that add bridging (the ability to connect traffic between such dissimilar networks as a NetWare or Unix Network and a Windows NT Network) and support for IPX (the NetWare protocol).

We tested these devices



ABSOLUTE BEGINNERS If you're new to networking, check out the 3Com LAN modem.

HOME OFFICE COMPUTING

CHEAT SHEET

THIS MONTH:

3Com LAN Modem

★★★½

\$499

BEST BUY

ADC Pacesetter SOHO

★★★

\$995

Ascend Pipeline 85

★★★

\$1,095

Cisco 776

★★★

\$949

Netopia 635

★★★½

\$849

Ramp Networks WebRamp Entré

★★★½

\$849

Toshiba Compact Router TR-600

★★★

\$949

RATINGS

The one-to-four-star ratings are based on performance, features, setup, ease of use, availability, warranty, support, documentation, and price. When a product tests well and is exceptionally priced, we award it a Best Buy designation.

EXCELLENT ★★★
GOOD ★★★
FAIR ★★
POOR ★

BY DAVID A. HARVEY

CHEAT SHEET

GLOSSARY

B channel. Bearer channel. The workhorse of ISDN. Carries data at 56 or 64Kbps.

Bandwidth on demand. This feature allows you to initiate your calls with one 56 or 64Kbps channel and add the second channel when needed.

BRI. Basic rate interface. The small-business ISDN package of choice, it has one D and two B channels.

Bridge. A bridge links dissimilar networks and allows them to interconnect.

D channel. Data channel. Originally envisioned as simply a housekeeping channel for communication between the ISDN switch and the local devices, several efforts are under way to use the 9.6Kbps transmission speed of the D channel for such applications as e-mail and credit card validation.

DHCP. Domain host control protocol; automatically resolves conflicts among addresses.

DOVBS. Data over voice bearer service. If you can provision your ISDN line to support DOVBS (or DOV) and your ISP also supports it, you can use this 56Kbps connection method to save some serious money.

NAT. Network address translation is a bit of software sorcery that literally takes one IP address and transforms it into another. Practically speaking, it is NAT that lets you share a single IP account among multiple users.

POTS. Plain old telephone service or your normal phone line.

SNMP. Simple network management protocol. Used mostly by enterprise level networks, SNMP lets you configure and monitor network peripherals from a SNMP management package such as HP's OpenView.

ISDN routers

by connecting them to a seven-PC network that included all the hardware to run the network and connect the PCs. Our test systems included a Micron Vetix L2xi dual Pentium Pro server, a Gateway G-Series Pentium 166, and an assortment of 90MHz Pentium workstations. We used the manufacturers' easiest-to-use configuration schemes to set up each router to connect to an ISP and to a standard single-user account. Most of the hub/routers claimed that they could connect multiple users to a single-user account and we wanted to see how well this worked. The best thing about this configuration is that you have to pay for only one account to connect all of your PCs. If you want each user to have e-mail, however, you'll have to get each user an account.

From there we banded away at the routers by sending between three and five clients simultaneously onto the Internet. Most tests confirm that, depending on traffic levels, you'll be able to support between six and 12 clients per ISDN router.

3Com LAN Modem

BEST BUY

★★★½

The LAN Modem Get Started guide said, "Connect in the cables. Set your PC up for an automatically assigned IP address. Reboot. Launch Web browser. The configuration screen will appear."

"And we're the Great Pumpkin," we thought.

It worked, we're somewhat astounded to report, and we were faced with the LAN Modem's SPID Wizard. SPIDs (service profile IDs) are ISDN-speak for unique ID codes that identify each of your two bearer channels. Enter your ISDN line's phone numbers and a few more details about your ISP and you're online.

Better yet, the documentation gives clear and concise trouble-shooting information—which actually worked. In our case, another reviewer had had the unit previously and the setup page wouldn't

come up, no matter how many times we rebooted. We went through the troubleshooting suggestions and ultimately deployed the clever LAN Modem reset method: Using a Touch-Tone phone, simply key in a reset code.

The LAN Modem falls into the "pure" Internet router category of devices. And when it comes to connecting to the Net, just about everything you need is here, including DHCP, the ability to link multiple users to a single-user Internet account, support for data over voice, and compression.

The LAN Modem is so connection-centric, in fact, that it doesn't provide support for dial-in data traffic. You do, of course, get

support for incoming voice calls, which you can route to either of the POTS ports.

This is a good starter router, especially for people without a lot of technical expertise whose main goal is a simple, quick, and reliable connection to the Net or a remote network.

ADC Pacesetter SOHO

★★★

Inside the gray metal of this unobtrusive modem-size box lies a powerful and

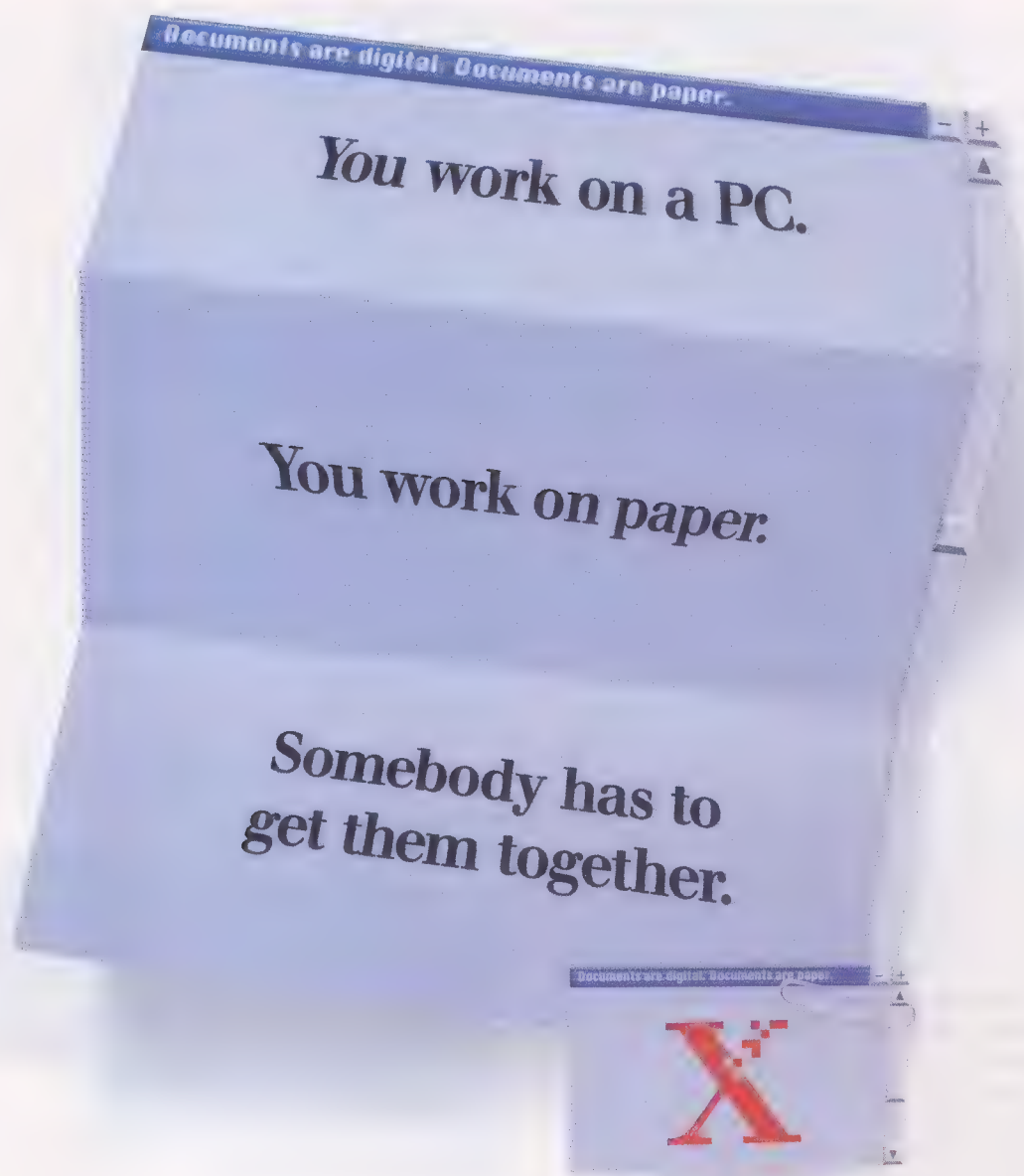


RETRO Deep inside Pacesetter SOHO's 1960's-style box lurks a powerful router.

sophisticated ISDN hub/router.

Forget the SOHO (small office, home office) appellation: This \$995 router with its built-in four-port hub aims much higher, pulling together an impressive feature set that includes DHCP, multiple users to a single account, and impressive security options. You can set up IP filtering that allows users to access only the Internet resources that you specify. Filtering also lets you set up firewall support to prevent external users from accessing sensitive data.

Filtering is both a key security and productivity measure. Let's say you notice that half the business day is spent at a site called www.workinghard.com.

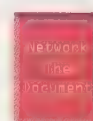


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ISDN routers

You surf to that site, wondering what all the excitement is about, and discover that Workinghard.com is a virtual tavern with virtual gambling. Filtering lets you program the router to stop anybody from going there.

Firewall filtering works the opposite way. You make a list of users you trust and program their Internet addresses into the router. The only users who can access your network are the ones whom you've programmed the router to allow. Provisions are also available for setting up Web servers and other public Internet sites in such a fashion that users of those services come nowhere near your network.

The product also provides impressive support for dial-in users, including automatic call-back with support for caller ID. The Pacesetter reads the calling number from the caller-ID information and automatically calls back that number. This is an important security measure because you can program the router to call back only a specific set of numbers, ensuring that only those who call from permitted phone numbers will have access to your network.

You can also route NetWare's IPX and Internet protocol traffic. And with its support for bridging, the Pacesetter brings together networks that speak different protocols; you can establish a connection between IP, IPX and AppleShare, DECnet, Net-

BIOS, and other network languages.

Following the quick start isn't too much of a chore. We found good starter information on IP networking, diagrams, and the usual worksheets for plotting out ISDN and network configuration options.

And then you're in terminal mode. Don't get us wrong, we haven't got a vendetta against terminal mode, but give us a break: It's 1998 and even the most geek-proficient network specialist has discovered that graphical interfaces save time and confusion. As far as terminal programs go, though, Pacesetter's is relatively inoffensive. The menu-based setup program is quite straightforward, and it didn't take long to configure the unit to our test specifications.

Putting Pacesetter's advanced features to work requires some networking savvy. For example, when you want to tweak the ISDN parameters, you go into the ports section of the menu and then into the D channel submenu to manipulate overall ISDN parameters. But to get there in the first place, you have to have a comfortable understanding of the basic ISDN connection, called a BRI, or basic rate interface.

Although the Pacesetter does have a good number of system-level log and troubleshooting procedures, it doesn't have much in the way of budgeting or auditing controls. You can't, for example, get a traffic-by-workstation report, nor can

you set cutoff levels for dial-out or -in usage.

This is certainly a powerful and robust hub/router. You'll want to buy this router if you need the advanced support for IPX, bridging, and hardcore dial-up access. But be warned: You'll have to find a network-savvy staffer or consultant to help you through the system's initial configuration.

For the rest of you, the Pacesetter falls short in both management and budget features. Although the simple network management protocol (SNMP) that it supports may be the hallmark of many enterprise-class businesses, it certainly doesn't have as much play in the small-business market.

through the configuration, so instead we had to turn to the manual, which led us through cabling and connecting the Pipeline. Ultimately, we were dumped into one of the ugliest menu systems we've ever encountered.

It was only by accident that we loaded the Pipeline CD and discovered the Java Pipeline Configurator application. The Configurator is a nicely designed Java application that lets you configure the basic functionality of the router. We wish that Ascend had seen fit to extend this app to tackle all of the Pipeline's configuration chores. As it was, we could only set the ISDN and basic ISP information in the Configurator. Turning on DHCP, enabling compres-



PRETTY PACKAGE Despite Pipeline 85's sleek design, its software consists of ugly system menus.

Ascend Pipeline 85

★★

The sleek, matte-black Pipeline 85 hub/router handles routing and bridging of both incoming and outgoing ISDN traffic. Like the Pacesetter SOHO, the Pipeline 85 is loaded with sophisticated features, including filtering and SNMP.

There wasn't a quick-start guide to lead us

sion, and tweaking bandwidth on demand required a trip to the menus.

Like the Pacesetter and the Cisco 776, the Pipeline 85 is targeted at businesses with diverse networking needs. You don't need this router if all you do is connect to the Net. You do need this router—and someone to help you configure it—if you work with bridged traffic or run both IP and IPX protocols.

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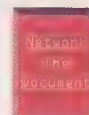
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ISDN routers

PRODUCT	MANUFACTURER	EST. STREET PRICE	PROS	CONS	RATING/VERDICT
3Com LAN Modem	3Com, 408-764-5000, 800-638-3266, www.3com.com	\$499	Good price, excellent support for basic routing	No bridging, no IPX, not much POTS functionality	★★★½ Good starter router for small offices
ADC Pacesetter SOHO	ADC Kentrox, 503-643-1681, 800-733-5511, www.kentrox.com	\$995	Decent text menu configuration, full-fledged IP router features	No graphical configuration utility	★★★ Good product but pricey
Ascend Pipeline 85	Ascend Communications, 510-769-6001, 800-621-9578, www.ascend.com	\$1,095	High-end networking: IPX, bridging, full-fledged IP router features	Difficult to use menuing system, minimal POTS features	★★ Features too few and complex
Cisco 776	Cisco Systems, 408-526-4000, 800-553-6387, www.cisco.com	\$949	Every feature under the sun—and then some, excellent POTS support	Ugly, barely usable command line configuration interface	★★★ Powerful features, high price
Netopia 635	Netopia, 510-814-5000, www.netopia.com	\$849	Some POTS features, basic Web-based statistics and setup	Priced way over feature set, no bridging	★★★½ Too expensive for the features you get
Ramp Networks WebRamp Entré	Ramp Networks, 408-988-5353, 888-493-2726, www.rampnet.com	\$849	Excellent graphical configuration/monitor utility	No compression, no IPX, no bridging	★★★½ Great interface but a little pricey
Toshiba Compact Router TR-600	Toshiba America Information Systems, Network Products Division, 714-461-4840, www.toshiba.com	\$949	Good basic router functionality, Web-based configuration utility for all features	No POTS, no bridging, no IPX, no DOV or BACP	★★★ Basic but solid piece of equipment

Cisco 776

★★★

The Cisco 776 router is, by turns, the most powerful and most idiosyncratic of the routers we examined. It flies past every other unit in this review in terms of raw capability, and once you deploy that capability, it performs astonishingly well. Getting at those capabilities, however, can be a hair-pulling battle with an esoteric command-line-based utility and a senselessly long scramble to find the correct documentation.

You're lulled into a false sense of security when you load the Cisco CD and run the graphical configuration application, FastStep. FastStep lets you set ISDN para-

meters, set up for Internet or corporate connections, and specify a few Internet and security parameters. Unfortunately, you can't do everything from FastStep, and that's when the trouble begins.

The router uses Cisco's command-line-driven IOS interface, which will quickly drive users to the documentation. Beware: If you install the documentation from the CD, you'll lose 17MB of hard-disk space to both the documentation and the Internet search engine that culls through the HTML pages to find your information. Worse, the documentation is poorly organized, making it difficult to search through. Part of the problem is that the CD con-

tains documentation for a slew of Cisco products, not just the Cisco 776.

Keeping up with the status of the router is also a mix of difficult and powerful. The frosted-plastic front panel almost completely obscures the status lights, making it near impossible to glance at the router and discern its state of activity. Fortunately, a good status application that tracks current connections and resides on the Windows taskbar is included, next to the clock in the System Tray area.

There's little that this router cannot do: It bridges, it routes IP and IPX, it filters, and it serves as a firewall. Once we got used to typing such commands as, "set ppp bacp linkdrop

negotiation on," we were slowly able to take advantage of some of Cisco's advanced features. The only missing feature (aside from a graphical user interface) is any form of budget control.

When it comes to voice calls, the manufacturer enters uncharted territory by enabling the Cisco to provide functionality for such advanced calling features as call waiting, conference calling, and call forwarding.

If you need this class of router, the Cisco 776 is the best of the bunch. But do yourself a favor: Hire someone intimately familiar with both the Cisco IOS and networking. You'll still have your hair after the installation is completed.

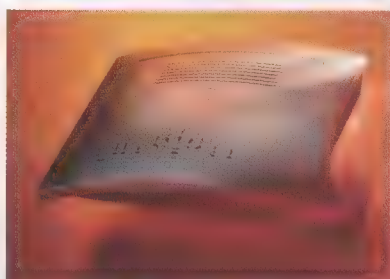
SERIAL/ CONSOLE	NUMBER OF POTS LINES	IOBASE LAN PORTS	WEB-BASED	GRAPHICAL	MENU	COMMAND LINE	ALL FEATURES ACCESSIBLE FROM GRAPHICAL INTERFACE?	IPX	BRIDGING	
0	2	4	Yes	NA	NA	Yes	Yes	No	No	Reader Service 122
1	2	4	No	No	Yes	NA	NA	Yes	Yes	Reader Service 123
1	2	4	NA	Java	Yes	NA	No	Yes	Yes	Reader Service 124
1	2	4	No	Basic features	NA	Yes	No	Yes	Yes	Reader Service 125
1	2	2	Minimal	NA	Yes	NA	No	Yes	No	Reader Service 127
1	2	4	NA	Yes	Yes	NA	Yes	Yes	No	Reader Service 128
0	0	4	Yes	NA	No	No	Yes	No	No	Reader Service 129

Netopia 635

★ ★ 1/2

The Netopia is the most distinctive router we saw, shaped more like a vessel from *Star Trek* than a conventional router. It represents a slightly different class of router: It has almost all the high-end incoming and outgoing call features of the ADC, Cisco, and Ascend models, including SNMP and support for IPX, but it lacks their bridging capabilities.

Strictly speaking, Netopia doesn't have a true built-in hub. Rather, the product includes two special Ethernet ports. These ports can connect to standard Ethernet adapters or they can



ROCK SOLID The Netopia 635 gets you on the Web reliably and smoothly, but it lacks a network hub.

connect to Netopia's EtherWave adapters. What's innovative about EtherWave is that it lets you daisy-chain EtherWave adapters—rather than attaching each computer to the hub, you attach the first computer to the hub, the second computer to the second port on the first computer's EtherWave adapter, and so on.

Once you hook up the cables, you run a program that sets the Netopia's IP address. That program then launches your browser and loads the Netopia's built-in Web page. Here you can perform basic configuration chores to set up your ISDN line,

ISP account, and simple IP routing parameters. You can also turn on DHCP and set up access for multiple computers to a single-user account from this page. Unlike many of the other routers, you can use the Netopia's Easy Setup page to enable bandwidth on demand but not data over voice.

Netopia's Web page is also

home to most of the router's statistics. There's a fairly good amount of detail here: A global history of router events, including which workstation initiated the traffic and current connection and device statistics. Missing, again, however, are any sort of budget features, or specific breakdowns of router use by workstation or site.

We've had a great deal of experience with the Netopia. In service for over a year in our test labs, Netopia has provided trouble-free Internet access to a variety of different ISPs. It's a good, solid unit, with an ample feature set for most offices, but it lacks the network hubs found in other units and it's a bit pricey.

ISDN routers

Ramp Networks WebRamp Entré

★★★½

There's more entrée to this WebRamp than there is entry-level. Packed with a sophisticated set of routing features, including filtering for both incoming and outgoing traffic and advanced voice calling features, it's also exceptionally easy to get and keep up and running.

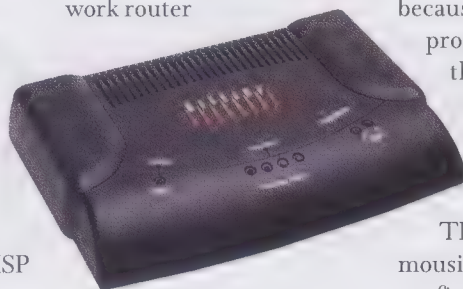
The WebRamp Wiz is the most fully featured standalone graphical interface among the products here. Configuration starts with a wizard that guides you through basic ISDN and ISP setup. Once you're connected, fire up the WebRamp Wiz and you get a well laid out screen that displays router status, delivers one-button access to files, and lets you deploy advanced configuration screens.

The Wiz's tabbed interface makes using the WebRamp's advanced configuration tools a breeze. Most notable of these is an exceptionally easy-to-use advanced filter configuration tab; the interface makes it a snap to enter and enact filter criteria. You can also set bandwidth on demand, DOV, and DHCP serving parameters.

The good news about system logs is that you can view and print them from the Windows-based WebRamp Wiz app. The bad news is that the only log is a chronological list of events—there's no breakdown by workstation or destination.

With almost everything going for it, it was strange to discover that the WebRamp doesn't support compression. Ramp Networks claims that most Internet files are compressed and adding compression would have priced this unit out of the home-office market.

We're not convinced. Most studies have borne out that compression on the network router



EASY DOES IT WebRamp Entré's wizard lets you set up and analyze system settings.

side of a connection can drastically increase throughput. If, however, you can live without compression, this is an excellent all-around unit.

For users who truly don't need compression and want an overarching graphical interface with extremely easy-to-use filter and configuration tools, the WebRamp Entré may be the Mr. Goodrouter.

Toshiba Compact Router TR-600

★★★

Judging from the overall finesse and functionality of Toshiba's Compact Router TR-600, anyone would be hard-pressed to tell that this was the company's first entry into the small-business

router market. The only tower-shaped device we saw, this unit also was the only one that came with a built-in power cord.

Kudos to Toshiba: The TR-600, along with the 3Com LAN Modem, deploys a Web-based interface to manage each and every setting. The bad news is that the TR-600 does not have any POTS ports—we include it only because it is a noteworthy product. Also missing is the money-saving data over voice feature.

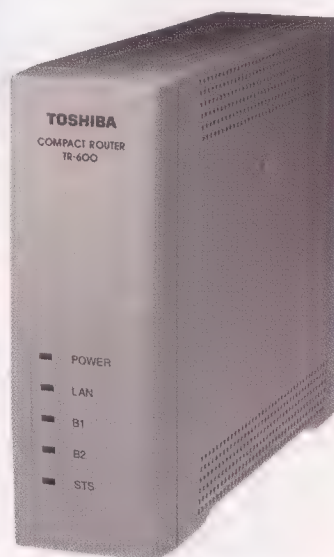
Setup is a simple enough matter of connecting to the TR-600's Web page and mousing through the basic configuration screens. Once you've got a basic connection configured, you can manage all the advanced features from the same Web page.

Although the product lacks budgeting and Windows logging, it does provide a good level of detail in the connection logs. You can see which computers (by name) have logged into the router and their current IP addresses. You can also see the names and addresses of the sites that users have accessed. This is a particularly useful feature if you need to set up filters to block certain external sites. If these logs were integrated, this would be a killer feature allowing you to select a site, click on it, and automatically establish a filter. Another nicety of the configuration page is inclusion of a complete set of the product's documentation.

As far as we're concerned, every other router vendor would do well to emulate Toshiba's setup and configuration scheme. Even high-end networking features like SNMP are supported via this easy-to-use Web-based utility. As for other support, the TR-600 handles incoming calls, can set up filters for both incoming and outgoing traffic, and includes the usual array of security features.

This is an excellent router with the best overall configuration scheme we saw. But despite its obvious prowess and nice selection of high-end features, the lack of support for POTS, BACP, and DOV relinquish it to the also-ran category. ■

Manhattan-based reviewer DAVID A. HARVEY gets impatient when he has to wait for subways, taxis, or Internet access.



WEB READY The Toshiba Compact Router TR-600 uses a Web interface to control its settings.



When incorporating your business,
which would you rather go through?

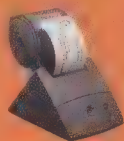
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web search utilities

Why limit yourself to only one Web search engine? We test five products that let you use them all at once

Whatever piece of information you need, chances are it's on the Web. But knowing that does little good if you can't put your hands on the data quickly and easily. In the wake of the Internet and the Web, free search engines have come to the rescue, bringing order to this vast electronic library and helping people find what they're looking for. Well, almost: Yahoo!, AltaVista, Excite, Lycos, and others let you enter search terms to perform on-line hunts, but the results differ wildly.

Instead of relying on a single search engine, why not use them all at the same time? With a Web search utility, you can hunt for information using multiple free search engines and

view a report of each one's finding. In many ways, these utilities function much like the free-use Web search engines. Simply enter the search word or phrase (either in everyday language or in Boolean logic operators) and the utility surveys each Web search engine. In a few minutes, you're presented with the possible sites broken down and indexed by the different engines. And after the first search is finished, you can then drill down and probe the identified possibilities.

For this buyer's guide, we tested five Internet search utilities that run under Windows 95 (we couldn't find any Mac programs that fit the criteria) and cost between \$20 and \$50. With each product, we created real-world

searches intended to gather information about starting a business, acquiring a small-business loan, joining a small-business association, and forming a subchapter S corporation.

Agentware Suite 2.0

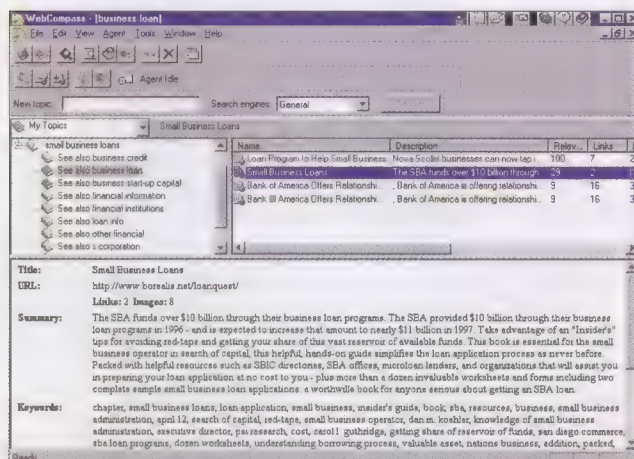
★★★

Of the five utilities that we reviewed, Agentware Suite was in many ways the most complex and feature-rich. Yet despite its sophistication, the program uses a cute canine metaphor that goes a long way toward finding information on the Web.

When we fired up Agentware for the first time, a welcome agent—in the form of a cartoon dog with wings and a halo—walked us through creating and using other agents (nonangelic dogs) that would perform our searches.

We trained an agent by typing a few search phrases in conversational language: "I want to find information about associations that cater to small businesses and entrepreneurs and financial institutions that offer small-business loans. Also anything to do with subchapter

AND IN CONCLUSION WebCompass's thorough review tells you where to go.



BY HAILEY MCKEEFRY

CHEAT SHEET

THIS MONTH:

Agentware Suite 2.0
\$49.95

★★★

Subject Search Spider 1.02
\$29.95

★★★½

WebCompass 2.0
\$49.95

★★★★

WebSeeker 3.2
\$49.95

★★★½

ZurfRider
\$19.95

★★★

**BEST
BUY**

RATINGS

The one-to-four-star ratings are based on performance, features, setup, ease of use, availability, warranty, support, documentation, and price. When a product tests well and is exceptionally priced, we award it a Best Buy designation.

EXCELLENT ★★★★★
GOOD ★★★
FAIR ★★
POOR ★

CHEAT SHEET

GLOSSARY

Boolean searches. A search performed using Boolean operators, such as "and," "or," or "not." This type of search allows you to set up relationships among the query terms to refine the search.

Frames. A format for Web documents that divides the screen into segments, each with a scroll bar as if it were a window within the window.

Keyword. A specific word looked for when performing a search.

Metasearch. A simultaneous search of multiple search engines, such as Yahoo and AltaVista.

Subsearching. The ability to search only within the results of a previous search. This lets you first refine your search, in effect making the computer "read" its results so you can better select appropriate documents.

WHERE TO FIND THE FREE WEB SEARCH ENGINES

AltaVista – www.altavista.digital.com

Excite – www.excite.com

Lycos – www.lycos.com

MetaSearch – www.metasearch.com

Search – www.search.com

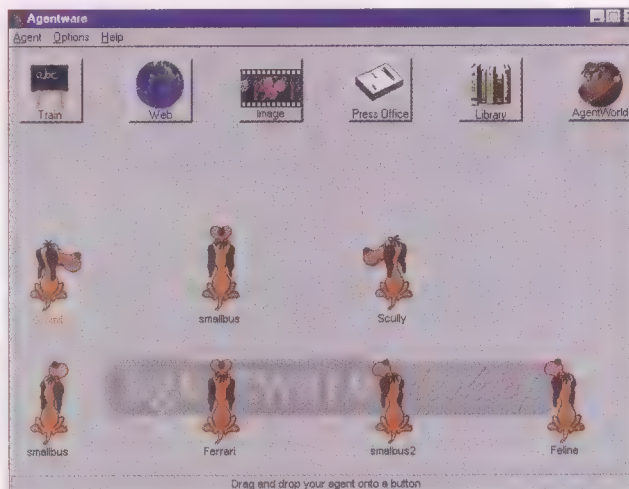
Yahoo! – www.yahoo.com

YOUR PERSONAL SHOPPER

Make sure you have at least version 3.0 of either Microsoft Internet Explorer or Netscape Navigator to take advantage of the full features of these Web search engine utilities. The only snag we encountered with these utilities revolved around our old copy of Internet Explorer 2.0, which isn't supported by these programs. After we downloaded IE 3.0, all the programs worked easily and smoothly.

—PHILIP ALBINUS,
SENIOR REVIEWS EDITOR

web search utilities



GOOD DOGGIE Agentware will sniff out the Web sites you need.

S corporations." Then, we started the search by dragging our dog, which we named Smallbus, onto the Web icon. The agent barked when it found a close match; good matches were listed with long bones; and semi-successful matches were marked with medium or short bones. The welcome agent also stuck around, floating in the upper right corner of our screen to dispense advice as we continued to work and cruise for information.

Unlike the other utilities we tested, Agentware searches indefinitely, moving from one site to another across the Web rather than accessing independent search engines. We allowed our agent to search the Web for one hour and 15 minutes—and the program came up with 82 sites and 903 pages. Of those, only four rated a long bone. These included the Enterprise Cooperative Development Department, a transcript entitled "The Role of Women in

Business," an article called "Raising Money to Start Your Own Business," and inexplicably, a listing of law-enforcement sites on the Web.

Agentware is best suited for someone conducting long-term research on a single topic or several in-depth topics, rather than the occasional down and dirty Web search. Once our search had begun, we refined it by commanding our four-legged friend to ignore certain words, phrases, and concepts. We also added successful searches (known as good hits) to the Agentware library, which you can search later by keyword. Finally, we had the option of using the Agentware Kennel to allow an agent to continue to search the Web while we were offline.

If you're a casual Web explorer who needs only quick searches, Agentware may be too much to handle. But if you need to perform systematic and thorough Web searches, Agentware and its hunting dogs will be your best friend indeed.

Subject Search Spider 1.02

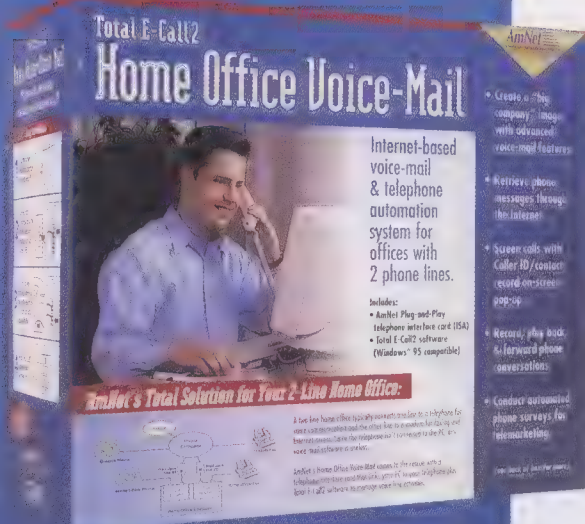
★★★★½

Subject Search Spider 1.02 (SSSpider) is probably the most straightforward of all the utilities we tested. Our search was completed in a swift four minutes, presenting us with the 25 best Web sites found in the course of the search. Along with a 1,000-word summary of each site, SSSpider was smart enough to remove all redundant sites before displaying the results.

To perform our search, we created a Query folder, which contained a variety of different topics that we could search individually. We typed our search query in real language, and SSSpider corrected our spelling errors and recognized phrases in different languages.

Among the top results were a New Mexico New Business Start Up Guide to Sub Chapter S Corporations as well as links to Incorporate USA, a business aimed at helping others incorporate, and NetEarnings, a small-business financial center. We were able to reset the number of locations visited (the default is 25), the time limit of the search (default 20 minutes), the assurance rating (default 20 percent), and the length of the summary information (default 1,000 words), among other parameters.

Although SSSpider didn't allow us to refine or sort our results post-search, its multiple search capability did



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— MICROTIMES

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web search utilities

Product	Agentware Suite 2.0	Subject Search Spider 1.02	WebCompass 2.0	WebSeeker 3.2	ZurfRider
Publisher	Autonomy, 650-326-6300, www.agentware.com	PKWARE, 414-354-8699, www.pkware.com	Quarterdeck, 813-523-9700, 800-683-6696, www.quarterdeck.com	Blue Squirrel, 800-403-0925, www.bluesquirrel.com	Zurf, www.zurf.com
Price	\$49.95	\$29.95	\$49.95	\$49.95	\$19.95
Pros	Longer searches made easier	Swift and straightforward	Terrific offline searches	Easy interface	Fast, accurate, and affordable
Cons	Too complex for quick searches	Can't refine or sort searches	At 8 minutes, the second slowest	The slowest of the bunch (20 minutes!)	Displays duplicate sites
Rating/Verdict	★★★ Perfect for the long-range researcher	★★★½ Ideal for performing the same search again and again	★★★★ The best Web search engine	★★½ Fine if time isn't a big deal	★★★ Best for the budget-minded
Number of Search Engines	NA	17	35	110	30
Lets You Add New Engines	Yes	No	Yes	Yes	Yes
Sorts Search Results	Yes	No	Yes	Yes	Yes
Can Refine Search Using Results Time Billing	Yes	No	Yes	Yes	Yes
Reader Service	Reader Service 130	Reader Service 131	Reader Service 132	Reader Service 133	Reader Service 134

allow us to search on each term individually in order to group similar topics together.

Priced at \$29.95, SSSpider is a strong choice for anyone who wants to search the same topics repeatedly.

WebCompass 2.0

★★★★

Thanks to its simplicity and quality of information, Quarterdeck WebCompass 2.0 leads the pack of Web search engines. First, a Topic Wizard led us through creating a new search topic in five easy steps. The search itself took eight minutes (twice as long as SSSpider's four-minute cruise). WebCompass displayed three topic headings (business loan, start-up capital, and subchapter S

corporation), which included 10 links, as well as about 175 links to which the program had assigned a relevancy rating of 1 to 100.

With the utility's Organize By Content command, we grouped the links that didn't fall under a specific topic heading. This offered us several possible topics (business credit, financial data, and so on) and after choosing half a dozen, WebCompass quickly grouped the search results under the new topics.

Anyone who wants to save Internet connect time will appreciate the unique approach to presenting information that WebCompass takes. Resembling Windows 95 Explorer, WebCompass provides a multi-pane window with the main

topics listed hierarchically in the left window, the links listed in the right window, and link information listed in a window spanning the bottom of the screen. The information window provides the title of the site, the URL, and a count of the links and graphics associated with each. Best of all, a summary of the information on the page and a list of keywords associated with it make offline browsing a breeze.

The top picks that WebCompass displayed were right on the money in terms of informational content. The first link we examined was a loan program to help small businesses in Nova Scotia. We also found a guide to finding start-up loans and an explanation

called "What is a subchapter S Corporation?"

WebCompass offers power and flexibility that outstrips the other, cheaper utilities we tested.

WebSeeker 3.2

★★½

Like any well-designed utility, WebSeeker keeps the buttons to a minimum while letting you control the complexity of the Web search. With an easy-to-understand design, the utility opens up to display a straightforward command with two tabs, marked Keywords and Search Engines. The Keywords tab presented different search types: "and," "or," "phrase," and "substring." We found a sliding bar that emphasizes the

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HUNT WITH THE BEST

Although surfing the Net can be a fun hobby, it isn't the best way to find specific information. The key to Internet success is performing a systematic search. Follow these tips and you'll find the knowledge you seek in no time.

- Before firing up your search utility, **clearly define what information you're trying to locate.** If you can identify a proper name or distinct phrase, you'll cut your search time considerably.
- If you can't identify a specific term, **use the Boolean "and"** to link several common terms together. For example, if you want to find information on small-office workers, search for "small-office" and "workers."
- **Use the Boolean "not" to exclude terms** you don't want included in the search. To further refine the search for small-office workers, look for "small-office" and "workers" not "part-time."
- **Use the Boolean "or"** to include alternate spellings, synonyms, and foreign spellings.
- **Remember case sensitivity** for searches of proper names and titles. If you use capital letters, your search will retrieve only matching terms. However, lowercase usually retrieves both forms.

search's speed (called InstantFind) or accuracy (called FilterFind), as well as a midpoint category called CleanFind that balances the two. The second tab, Search Engines, let us quickly and easily choose which of the 11 predefined search engines to use or select a category (sports, health, computers, and so on) to search within.

We chose to do an "or" search on our terms, and we selected the FilterFind option to get the best results possible. The program took about 20 minutes to find 238 pages and filter out 68 duplicate and error pages, for a final total of 170 pages. We sorted the list by URL, type, and title, but we couldn't determine which results might be closest to our search criteria.

However, when we displayed the results by title, we found some useful information. We found links to a number of financial consulting firms specializ-

ing in the small-business market, a link to the Small-Business Assistance Program, a link to the United States Small Business Administration, and much more. Of course, some of the information, such as a link for an HIV/AIDS association, wasn't what we were seeking at all.

The search refine options provide a host of tools, including the ability to do further single-word searches within the results, as well as phrase searches and proximity searches.

This program offered a couple of unique Web-based features. For instance, when we first launched the utility, we were prompted to download any changes and updates from the Forefront home page. At \$49.95, WebSeeker is as expensive as WebCompass but lacks its spit and polish. However, we admired how we could control the length and depth of our Web searches.

ZurfRider

BEST BUY

★★★

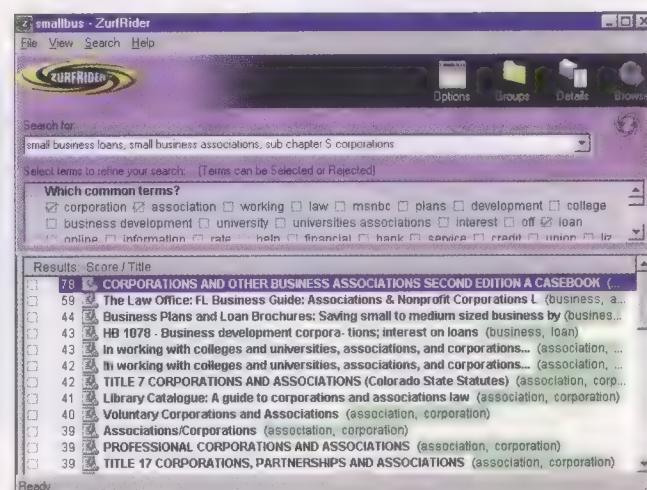
At \$19.95, ZurfRider was the most affordable Web search utility we tested, but its bargain-basement price didn't translate into less-than-stellar results. In fact, we found this search utility to be surprisingly fast and accurate: ZurfRider finished our search in less than four minutes and provided 170 possible Web sites.

ZurfRider has a few weaknesses when it comes to handling the results. We liked its strong sorting capabilities but frowned on its inability to filter out duplicate sites or provide comprehensive summary information. This made browsing a tad more difficult, especially considering the number of sites it turned up in our tests. Although the

down the results before browsing. We were able to refine the search results by excluding some terms, geographic locations, site types, or search engines. In addition, we placed check marks next to those sites that we wanted to view.

Like SSSpider, ZurfRider identified Incorporate USA as a good match to our search terms. We also discovered the Business Capital Authority, which provides information on small-business capital, as well as a report called "How to Raise Money to Start a Business" (at a different site than the one found by Agentware).

ZurfRider is a good choice if you want to surpass the results of the free Internet search engines but don't want to shell out the premium price for a



ZURF'S UP When surfing the Web, ZurfRider, quickly finds the details.

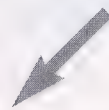
URLs were given, only a dozen or so words of the site text were displayed.

On the other hand, ZurfRider provides a set of tools that help you winnow

comprehensive feature set, like those found in WebCompass or WebSeeker. ■

When she's not reviewing software for this magazine, HAILEY MCKEEFRY likes to search for Web sites about animals.

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CIRCLE READER SERVICE 53

A Skeptic's Guide To Web Shopping

Put online purchasing fears to rest with these six fixes

MOST OF THE TIME, SHOPPING IS A DRAG. Schlepping around a mall, negotiating traffic, and getting stiffed by boutique prices is a dismal prospect for most of us. Online shopping seems a lot more appealing: You click a few buttons and everything's delivered within five working days. But if it seems easy to shop, it seems equally easy for some hacker to rip off your credit card number and throw you into bankruptcy court.

I went online to track down my next big-ticket purchase—a new computer—and I found the convenience and prices attractive. But I still had hackle-raising fears about security. As it turned out, most of my fears, although justified, could be allayed by some knowledge and caution.

The Fear: I'm dealing with a non-existent company that will take my money and run. The cost of setting up a retail or catalog business shows that a company has commitment and backing. But what about an online storefront, which can take mere pennies to put up?

The Fix: Before you become a customer, check out the company. Does the site itself provide a valid street address and phone number? How about a detailed company history and contact information? Some legit companies hide contact information to reduce their overhead, but you can still see whether they've been given awards or links by respected consumer organizations. Or check out Hoover's Online (www.hoovers.com) for a company profile.

Bidnask (www.bidnask.com), typical of the new breed of online auction houses, looked promising, so I

started there. You sign up as a member, give the company your credit card information, and enter a virtual auction room to bid on items that look interesting. A hot Pentium 300 caught my eye, but first I had to sign up.

The Fear: Hackers will spy on me when I enter information at a Web site. Every bit of information you enter on a Web site can go through half a dozen networks between your computer and a Web site. If your credit card information isn't safe, you're courting disaster.

The Fix: Luckily, both Netscape Navigator and Internet Explorer use a safe connection called secure sockets layer (SSL). SSL scrambles all the information that passes between your browser and a secure server with high-grade encryption. Not all Web sites use SSL, but responsible commercial sites license expensive secure server software from browser manufacturers to ensure the safety of commercial transactions. How can you tell if you're connected to one of them? There are two major signs. First, instead of seeing <http://> at the beginning of the Web address, you'll see <https://> (the extra s stands for secure). Second, on Netscape Navigator, the key icon at the bottom left of the screen will be bright yellow, intact, and on a dark blue background. Internet Explorer uses a less obvious icon: a little padlock in the middle of the status bar at the bottom of the screen. Either of these icons means that only you and the Web site at which you're shopping can see your details.

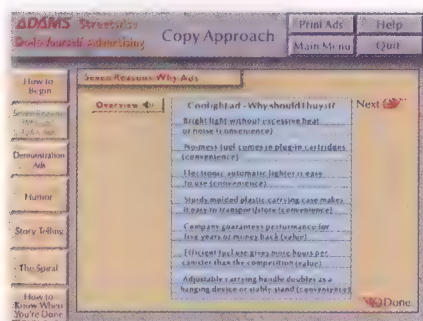
At Bidnask, I was about to enter my credit card number and details (yes, the connection was secure). All systems were go... except for one thing.



BY MATT LAKE

Get Big Results From Low Budget Advertising

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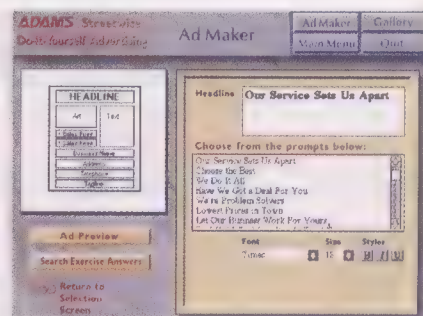
You'll never be at a loss for words with Do-It-Yourself Advertising's interactive copy templates.

Write Great Ad Copy

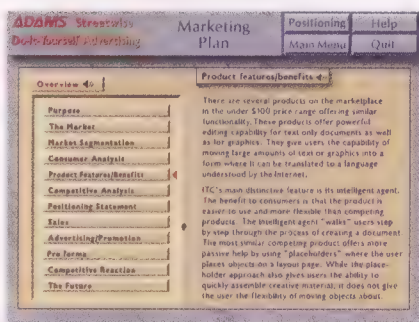
What's more important than the size of the ad is what it says. It's the headline, the copy, and the offer itself that gets the results you're looking for. *Do-It-Yourself Advertising* leads you step-by-step through every aspect of the copy writing process, from generating creative concepts to producing memorable headlines and phrases. Templates and interactive exercises help you get started and show you how to refine and complete ads that will be consistent moneymakers for your business.

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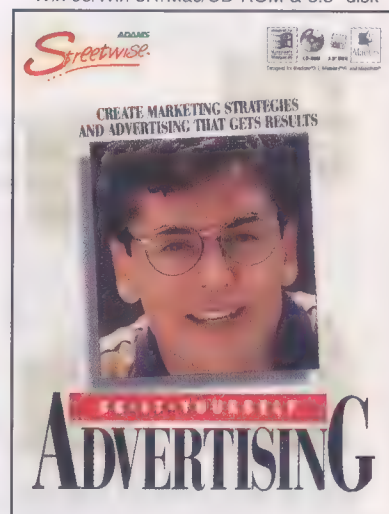
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personal business

The Fear: This Web site isn't really what it claims to be. One of the most insidious types of hacking going around is called spoofing. The thieves create the impression that you're visiting one site while you're really somewhere completely different. Even though you think you're shopping with a trusted brand, you're actually sending your in-

mercial sites with digital certificates. Before your browser allows a secure server connection, it gets confirmation from the certifying authority that the connection is kosher. To find details, click on Netscape's key. Or in Internet Explorer right-click on the page and choose Properties. Pick the Security tab in the dialog box that pops up. The

ally, I found what I wanted at a price I could handle—but I still had a couple of doubts.

The Fear: The company won't deliver the goods before I get the bill. Of course, you can't insure against delays in your order. Fortunately, consumer organizations do track complaints.

The Fix: The Better Business Bureau's reliability reports mention chronic lateness or customer satisfaction problems. The BBB Online (www.bbbonline.org) provides information only about New

Whom can you trust? A new program called CPA WebTrust certifies companies that use safe business practices on their sites.

York and New England businesses, but it leads the way to similar resources. The Public Eye (www.thepubliceye.com) concentrates exclusively on online businesses.

The Fix: Luckily, SSL does more than encrypt transactions. It also certifies the site you're dealing with. A small group of independent certifying authorities, including RSA Data Security (www.rsa.com) and VeriSign (www.verisign.com), validates com-

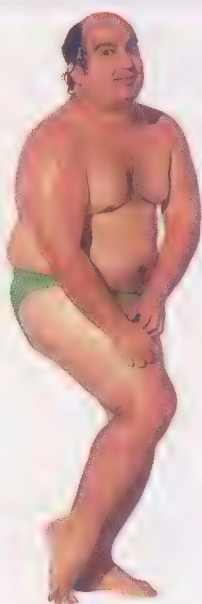
formation to a crank. If a spoofing site dupes a customer out of credit card information, it could be a costly con.

Even though Bidnask's certificate checked out, I backed out of buying my PC there. Instead, I moved on to big-name manufacturers' sites: www.dell.com and www.micronpc.com. Eventu-

ally, I found what I wanted at a price I could handle—but I still had a couple of doubts.

Secure in the knowledge that Dell and Micron looked OK, I was about to enter my credit card number to secure a purchase when I encountered one more bone-chilling worry.

Small business networking solutions are just that: small.



The Fear: A hacker will break into the site and steal my credit card number.

Most commercial sites use memberships to simplify the buying process. You enter your credit card info once and use member ID details from there on out. At online bookstore Amazon.com, for example, all your credit card details are stored on a separate server behind a security firewall. You can feel as secure about this as you can about having your credit card on file at a video store or mail-order catalog. But how do you know that a Web site keeps its credit card information behind a secure firewall?

The Fix: If you trust the company, you can ask them via e-mail. If you feel happier seeing an independent accreditation, you're in luck: The American Institute of Certified Public Accountants has recently introduced a program called CPA WebTrust, which certifies companies that use safe business practices.

The AICPA (www.aicpa.org) exam-

ines a company's business practices, its order fulfillment controls, and the steps it takes to protect customers' information. If the company checks out and pays a fee, it will be issued a certificate that will periodically expire and need to be renewed. It's difficult to fake this certificate, because it's administered by certifying authority VeriSign. In short, you can feel pretty good about a company that carries the CPA WebTrust logo. But it's a new program so not everybody who practices safe online commerce has become accredited. As I entered my credit card number, a final paranoia swept over me.

The Fear: This business could track and circulate my buying habits.

Retail is a record-keeping business. Pizza delivery companies use caller ID and databases to identify callers and call up records of their tastes in pizza. Supermarkets use barcodes to track purchases and deliver discount coupons for complementary products. You can as-

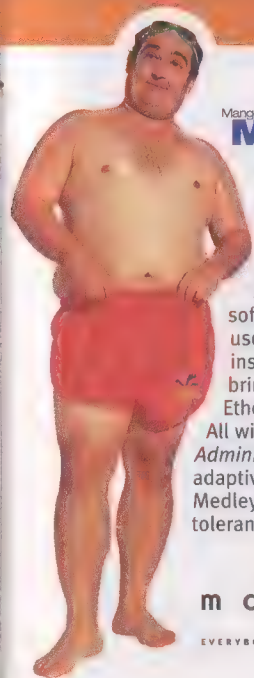
sume that online businesses will keep tabs on your customs.

The Fix: You can protect yourself against a company selling such information to telemarketing, junk mail, or spam e-mail organizations. Before becoming a customer, check the company's policy. Or look for the CPA WebTrust seal, since confidentiality of business records is one of the practices it certifies.

So is online shopping truly as safe as mail-order or mall shopping? Well, you need to know whom you're dealing with no matter what shopping medium you use. But as long as you're aware of the potential dangers of giving out personal information online and take steps to check that the information will be secure, it's not much different from going to a mall—except the prices are often better and you never have to find a place to park. ■

Author and Web site developer MATT LAKE shops at real stores more often than online ones—but the gap is closing fast.

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Mango's Medley97 was a winner of PC Week's Best of Comdex Award at the 1997 Fall Comdex, November 19, 1997. Medley97 is available through an extensive network of Authorized Solution Providers, as well as through retail stores and mail order catalogs.

Are You Your Best Rep?

*Pick up a pencil and put
your selling smarts to our test*

FOR EVERY BUSINESS OWNER, THERE COMES A time to face one brutal question: Are you your most qualified salesperson? To some, the very thought of relinquishing the selling task is heretical; they love getting out there and pitching prospects. Others clam up at the idea of making cold calls, and those folks should hire outside reps. Most of us, though, are somewhere in the middle.

How well can you sell yourself? To find out, answer the following questions.

1. I enjoy initiating and maintaining contact with people. YES ☐ NO ☐

If your friends chide you for not phoning often enough, or if your parents sometimes wonder if you've moved to Australia, you may not be cut out for selling. A good salesperson loves keeping in touch with prospective buyers on a persistent basis.

2. I feel comfortable walking into a prospect's of-

fice and saying, I want to sell you _____. YES ☐ NO ☐

When you make a sales call, it's easy to pretend that you're just gathering information about the prospect's needs. But you'll do better if you admit outright that you're selling something. It's the best way to show how strongly you believe in your product or service.

3. I have a high tolerance for repeating boring tasks. YES ☐ NO ☐

"As a salesperson, you have to be able to deliver the same message over and over every day," says George W. Dudley,

a behavioral scientist and author of *Earning What You're Worth?* (Behavioral Sciences Research Press). Of course, even the best entrepreneurs will suffer some boredom, and that's OK, as long as it doesn't stifle your sales pitch.

4. At the end of a trade show, I'd rather schmooze with exhibitors than head back to my hotel room and raid the minibar. YES ☐ NO ☐

The more you can learn to like socializing—even when you can barely keep your eyes open—the better your chances of growing your client base.

5. I rattle off a long list of juicy adjectives whenever I describe my product or service. YES ☐ NO ☐

Among the few traits that all successful salespeople share is immodesty. They're not afraid to boast about their product using what Dudley calls multiple embellishment points. "People who describe a pen as 'a writing instrument that's your ticket to prosperity' tend to do well in sales," Dudley says.

6. I love to talk on the phone, I'm a master at swapping voice mail with clients and prospects, and I must have the latest communication tools. YES ☐ NO ☐

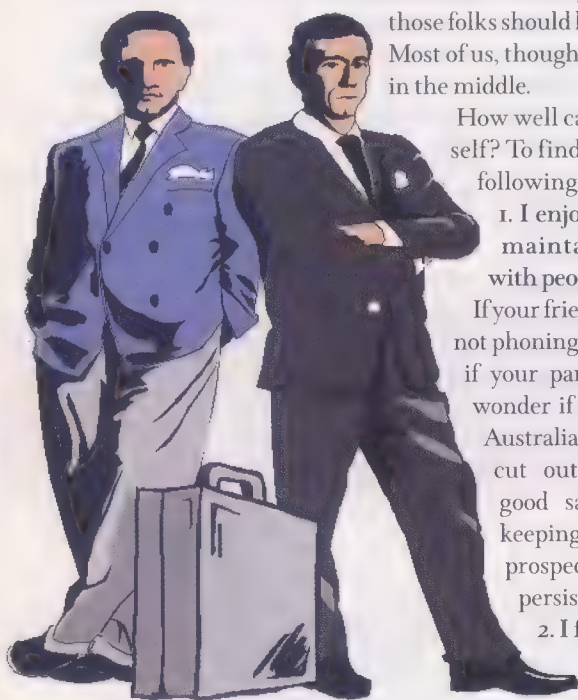
Those who once prided themselves on their ability to bond with gatekeepers—secretaries and other folks assigned to keep salespeople from pestering their bosses—are facing far more impermeable technological barriers. If you're easily frustrated dealing with cell phones, voice mail, pagers, and other related products, your phone manner will reveal your disgust and you'll be at a disadvantage.

7. I'm goal-oriented, and I live by my daily action plan. YES ☐ NO ☐

"Selling isn't something you can squeeze into an extra 10 minutes," says Sue Yellin, a sales trainer and business-development coach in New York. "It requires structure, discipline, and planning." If you're not willing to set specific sales goals, that could be a sign you're not up to the task of selling.

8. I believe it's better to understand than to be understood. YES ☐ NO ☐

Master persuaders are "interested introverts, rather



BY SARAH MAHONEY

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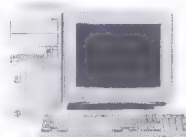
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sales & marketing

than interesting extroverts," writes Tom Hopkins, in *Selling for Dummies*. That means you have to be great at drawing people out and quickly determining if they're potential buyers.

9. I enjoy giving presentations to groups. YES ☐ NO ☐

Sometimes you'll have to pitch to an entire management team. If you love public speaking, you'll shine.

10. My second-biggest client is launching a new subsidiary, and I feel comfortable asking to bid on that business.

YES ☐ NO ☐

Some salespeople are afraid to ask for additional business from satisfied customers. But you won't grow unless you take advantage of the solid relationships you have with happy clients.

11. I can tolerate disappointment.

YES ☐ NO ☐

Selling anything will bring with it many misguided adrenaline rushes and subsequent setbacks. Say, for example, you're expecting a major client to place a large order, but the deal falls through. Can you get over it and move on?

12. If I make cold calls all afternoon, and only two prospects expressed some interest, I feel I've accomplished something. YES ☐ NO ☐

Great salespeople love cold calling, even if all they do is plant a handful of tiny seeds that may grow into future

customers. Those who dread it can think of nothing but the 73 people who were rude, abrupt, or just hung up.

13. I believe a quality sales pitch requires hours of preparation, research, and practice. YES ☐ NO ☐

If you find yourself resenting the hours you wasted crafting a presentation, you may want to outsource the selling task.

14. I'd rather sell than clean out the refrigerator. YES ☐ NO ☐

When all your sales-related tasks are consistently left on your to-do list, that's a pretty big warning sign. "If you find yourself vacuuming when it's time to sell," says Yellin, "get someone else to be your sales rep."

15. I believe great salespeople come in more varieties than Baskin-Robbins ice cream. YES ☐ NO ☐

If you have in your mind a picture of the ideal salesperson and you're constantly trying to live up to that image, you're probably sapping your self-confidence. Prospects notice that. "When people say, 'I'm uncomfortable selling,' they mean, 'I can't sell like a back-slapping silver-tongued devil,'" says Dudley. "They need to understand that there is no such thing as a perfect sales personality." ■

SARAH MAHONEY covers small-business marketing for several national publications.

Serving Your Sales Skills

If you answered "no" to fewer than three questions, you're a well-rounded and versatile salesperson. Keep yourself on payroll.

If you answered "no" to three to six questions, your shortcomings may be costing you accounts. Make an effort to beef up your skills with books, tapes, or even private coaching. Consider joining a professional sales organization, with local chapters that offer seminars. Check out the National Alliance of Sales and Marketing Executives at www.nasme.com or Sales & Marketing Executives International at www.smei.org for details about upcoming events in your area.

If you answered "no" to more than six questions, look into hiring an independent rep to sell your product. (If you belong to an industry association, call and ask if it publishes a directory of sales reps.) What you pay in commission may be well worth it for putting an end to your torture and for capturing the business you may otherwise be losing by putting yourself on the front lines.

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Mark J. Grossman, a public and government relations specialist in East Patchogue, New York, has leaned on his credit provider dozens of times and not only when there's an erroneous charge. "I'm one of those people who diligently keeps receipts and checks them against the bill," he says. "But sometimes I charge things over the phone. Invariably what happens is the bill comes and it says, 'ABC Associates,' and I say, 'Who the heck is ABC Associates?'" So often I'll dispute the charge just to make sure I'm not paying for something I didn't buy."

Your credit card carrier may even lend a hand when you're unhappy with a product or service. Judy recalls one case in which a customer complained about new carpeting but the vendor put the charge through anyway. When the customer refused to pay, the carpet layer tried to sweep the matter under the rug. The credit card company came to the rescue. David Sandor, vice president of corporate relations for Visa USA in San Francisco, says that's not uncommon. "It depends on the situation," he says, "but if you paid for

something that didn't live up to expectations or promises, service agents at most big credit card companies will be willing to talk to the merchant for you." Of course, there's no guarantee they'll do anything beyond that. If the product in question was specially customized, for example, you may be out of luck. "The card issuer might say, 'This is between you and the merchant,'" Sandor warns.

If all else fails, you can take your problem—along with your receipts,

Thanks to the Fair Credit Billing Act, consumers can challenge any charge.

credit card statement, and a written chronology of events—to the Better Business Bureau, your state's attorney general, or your local consumer affairs department. But you shouldn't have to. Says Judy, "It's in the lender's best interest to keep you satisfied." ■

CAROL LEONETTI DANNHAUSER has written about credit issues and other small-business concerns for several publications, including The New York Times.

Cover Yourself With Paper

If you end up ensnared in a credit dispute, your best defense will be documentation. To receive legal protection afforded by the Fair Credit Billing Act, you must notify the lender in writing, no more than 60 days from when the questionable charge appears on your bill. Take a look at your last credit card statement, and you'll find an address and phone number set aside exclusively to handle disputed charges. First, call and explain the problem to a service agent at your credit card company. Then dash off the following details.

- Your account number, billing name, and address.
- The date and time you called to report the problem, and the name of the service agent with whom you spoke.
- The date and nature of your purchase.
- A brief but thorough description of your problem.
- A photocopy of your statement.
- Copies of your receipts and any related paperwork.
- Instructions as to when you expect to hear back from the company.

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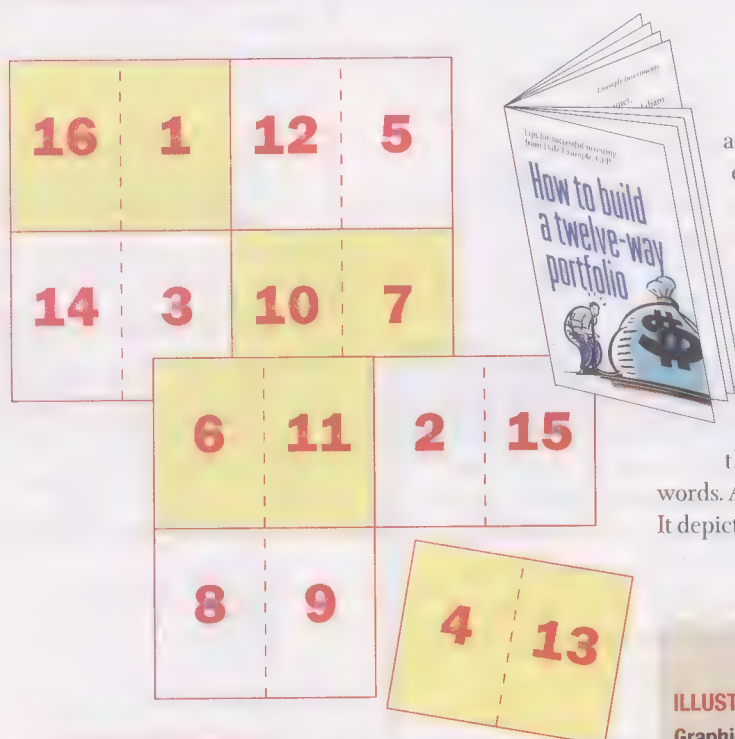
HOW ABOUT WRITING A BOOK THIS AFTERNOON? Preposterous, you say? It's simpler than you may think. And it's a great way to market your product or service or to offer tips and how-to information to prospects and clients.

You can make a pocket-size promotional booklet with a single 8½-by-11-inch sheet of paper and a desktop publishing program or a word processor that supports frames. You'll end up with a promotional piece that's 2¾ inches wide and 4½ inches long—only slightly larger than a business card but able to hold a

lot more information. You can easily fill it with 1,200 to 1,500 words of 12-point text. Or if you prefer to be pithy, throw in a few subheads and illustrations, and you'll need only 500 words.

Then just write, cut, fold, staple, and voilà— instant book publishing! Following is a step-by-step guide on how to do it. ■

CHUCK GREEN is the author of the new Desktop Publisher's Idea Book, 2nd Edition, (Random House, www.ideabook.com).



1. Set Your Template ▲

Using desktop publishing software or a word processor, divide an 8½-by-11-inch template into eight equal parts measuring 2¾ by 4¼ inches each. Center a 2¼-by-3¼-inch text frame on each panel, leaving ¼-inch border on

all edges. Number the pages 1 through 16, in the order shown here (see left). Place the numbers in footers on each page.

◀ 2. Create a Compelling Cover

No matter what its size, a book cover needs an intriguing title, a no-nonsense subtitle, and an attention-grabbing illustration. The words here, "How to build a twelve-way portfolio," promise the reader a precisely defined benefit. "Tips for investing from Dale Example, CFP" explains the content and introduces the author in just seven words. And the illustration is more than mere decoration: It depicts the idea of growing money.

TOOLBOX

ILLUSTRATIONS: Bizworld clip art collection (Dynamic Graphics, 800-255-8800, www.dgusa.com; \$79)

HEADLINE TYPE: Raleigh Gothic, from Agfa/Monotype's Creative Alliance CD (800-424-TYPE, www.agfahome.com/agfatype; \$39.99 to \$78.99)

BODY TYPE: Minion (Adobe Systems, 800-68-ADOBE, www.adobe.com; \$25.99 each for just the regular and italic used here, or \$179.99 for the complete package)

BY CHUCK GREEN

3. Go With the Flow

You can arrange all the elements of your book in a single text frame on each page, but you'll probably find it easier to create separate ones for the header, body copy, illustrations, and page numbers. If your software lets you flow text from frame to frame, you can create one continuous text block by starting your story on Page 2, following it to Page 3, 4, and so on. To ensure your readers won't have to squint, stick with type that's no smaller than 9 points. ▼



4. Remember the Details

The back cover (Page 16) is a good place to put the table of contents, the name and address of your organization, your e-mail and Web addresses, phone number, and copyright notice.

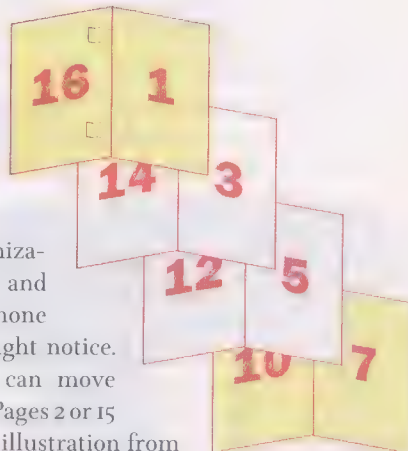
Alternatively, you can move this information to Pages 2 or 15 and wrap the cover illustration from front to back.

5. Spread Your Best Stuff in the Center

Extend illustrations or text across Pages 8 and 9. Consider reserving this space for a large chart, graph, or photograph.

6. Grab Your Scissors and Stapler ▲

Print your side-one text, then turn the page over and print side two. Trim the sheet into quarters, place the pages in order, then fold and staple. For a more professional look, take your masterwork to a commercial printer to have it reproduced. Then the next time you're asked for a business card, you can whip out your little book and really grab attention.



The Doctor Prescribes...

If you're tired of playing hide and seek with your clip art, illustrations, and scans, check out ThumbsPlus, a brilliant little utility. ThumbsPlus (Cerious Software Inc., 704-529-0200, www.cerious.com; \$65) allows you to reduce all the images in your library and store them as thumbnails in a single directory, so you can easily locate, view, and manipulate them. It's a snap to print out sheets of thumbnails, so you'll have your entire collection of images at your fingertips. (At press time, the product was available only for Windows, but a Mac version is in beta.)

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June 20	New York, NY
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July 11	Seattle, WA
July 18	Portland, OR
August 8	Denver, CO
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August 22	Des Moines, IA
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NEW BUSINESS OPPORTUNITIES

BY JENNY C. MCCUNE

Cashing in on Kosher

FOUNDER: Craig Diamond

COMPANY: Kosher Grocer Inc., Brooklyn, NY

SERVICE: Web-based catalog of kosher foods

LAUNCHED: July 1997

INITIAL CAPITAL: \$75,000

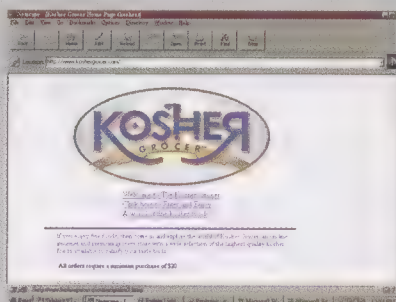
EST. SALES: \$450,000 in 1997

RECIPE FOR SUCCESS. While visiting a friend's home early last year, Craig Diamond took a bite of tasty kosher cheesecake, and it gave him food for thought: How do Jews who adhere to the religion's dietary laws eat when they're on the road? What about non-Jews who get an occasional hankering for genuine New York kosher salami but can't find any? Diamond figured if he built a kosher catalog on the Net, they would come.

COOKING UP A COMPANY. Diamond, who also owns a graphic design firm, kept development costs low by hiring his employees to build the Web site (www.koshergrocer.com). Then he found warehouses in New York and California to store the foods he imagined people would want, including Mon Cuisine's

frozen dinners, S&S cheesecake, and Labane cheese imported from Israel.

MOUTHWATERING PROFITS. Cyber shoppers have been crowding the Kosher Grocer's aisles since it opened, placing orders by e-mail, fax, and phone. The company made money in its first year—a rarity on the Internet. To prevent his hot concept from becoming stale, Diamond has added such items to the catalog as kosher wine, chicken, and steaks. In retrospect, he's glad he ignored the naysayers who claim that few Web-based businesses will ever produce profits. "You can make money on the Web," Diamond says, "if you have the right niche."



Hot Opportunity: Those Who Can, Coach

Thanks to the swelling ranks of entrepreneurs—and the growing desire among businesspeople to achieve more balance in their lives—the demand for coaches in the workplace is skyrocketing. Like their sports-world counterparts, corporate coaches pinpoint clients' weaknesses and offer tips for improvement, using a hands-on, nurturing approach. If a company is experiencing a sales slump, for example, a coach can analyze selling techniques, identify improvements, and teach the CEO how to rev up revenues. Coaches also help executives manage personal crises.



Sandy Vilas, president of Coach University, predicts that the market for coaches will continue to rise. "It's a \$300 million market today and will grow to \$1 billion by the year 2000," he says.

If you hit it big, you could rake in up to \$250,000 a year. Start-up fees are low, generally \$5,000 or less, including certification. To begin, bone up on business management know-how and sharpen your motivational skills. For details, contact Coach University (800-48-COACH, www.coachu.com) or the National Association of Business Coaches (800-290-3196).

Small-business expert JENNY C. McCune tracks hot start-ups from her Bozeman, Montana, home office.

Mediate and Make Up

Start-up franchisees sometimes find themselves locking horns with their franchisors. To whom can they turn? A good place to start is the National Franchise Mediation Program, run by the CPR Institute for Dispute Resolution. Here's how it works: Both parties present their stories to a mediator, who then helps them reach an agreement. The solution is catching on: 107 cases have been filed since the service was launched in 1994. If you have a problem, call 212-949-6490 or visit www.cpradr.org.

Beat the Odds

America may be billed as the land of opportunity, but some minorities are finding plenty of obstacles along the road to entrepreneurial success. According to Intuit's June 1997 QuickBooks Minority in Small Business survey, 63 percent of minorities believe it is harder for them to start a business than it is for their nonminority counterparts. To increase your chances of success, watch out for these potholes that frequently trip up minority entrepreneurs.

Unfamiliarity with finance and accounting	34%
Cultural barriers	34%
Insufficient understanding of technology	15%
Lack of time	6%
Other	11%

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ForeFront Direct	131	88	Syquest www.syquest.com	9	33
Form Systems	128	98	Tax Defenders	44	
Franklin Elec. www.franklin.com/rex	82	46	Transcender www.transcender.com	130	91
Gateway 2000 www.gateway.com/sbc	43		US Mortgage www.USMR.com	135	79
Hammermill	33	38	USPS www.usps.gov	23	35
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840 Printers/Scanners	
850 Data/Storage	
870 Networking	
880 Office Products	
890 Finance/Investments	
900 Business Opportunities	
910 Business Services	

Was this issue addressed to you? Yes ☐ 1 No ☐ 0

Was this issue addressed to you? Yes ☐ 1 No ☐ 2

1. How much did your firm spend on technology in the last 12 months?

\$50,000+	<input type="checkbox"/> 3
\$25,001-\$50,000	<input type="checkbox"/> 4
\$10,001-\$25,000	<input type="checkbox"/> 5
\$5,001-\$10,000	<input type="checkbox"/> 6
\$2,501-\$5,000	<input type="checkbox"/> 7
\$1,500-\$2,500	<input type="checkbox"/> 8
\$1,500 or less	<input type="checkbox"/> 9

2. From which channels does your firm buy computer and technology products? (check all that apply)

products (check all that apply)

Consultant	<input type="checkbox"/> 10
Dealer/Reseller/VAR	<input type="checkbox"/> 11
Direct from Manufacturer	<input type="checkbox"/> 12
Retail Store	<input type="checkbox"/> 13
Other (please specify)	<input type="checkbox"/> 14

3. Are any of the PCs in your firm networked?

Yes ☐ 15 No ☐ 16

4. Which of the following products does your firm own or use and which are planned for purchase in the next 12 months? (check all that apply)

	Firm owns	Plan to
	Use	Purchase
Desktop PC	<input type="checkbox"/> 17	<input type="checkbox"/> 18
Notebook PC	<input type="checkbox"/> 19	<input type="checkbox"/> 20
Color Printer	<input type="checkbox"/> 21	<input type="checkbox"/> 22
Scanner	<input type="checkbox"/> 23	<input type="checkbox"/> 24
Large Screen Monitor (17"*)	<input type="checkbox"/> 25	<input type="checkbox"/> 26
Modem	<input type="checkbox"/> 27	<input type="checkbox"/> 28
High Speed Modem (56 K*)	<input type="checkbox"/> 29	<input type="checkbox"/> 30
Windows 95	<input type="checkbox"/> 31	<input type="checkbox"/> 32
Windows NT	<input type="checkbox"/> 33	<input type="checkbox"/> 34
Online/Internet Services	<input type="checkbox"/> 35	<input type="checkbox"/> 36
Firm's Own Website	<input type="checkbox"/> 37	<input type="checkbox"/> 38
Any Server	<input type="checkbox"/> 39	<input type="checkbox"/> 40

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Yes ☐ 15 No ☐ 16

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that apply)

	<u>Firm owns/</u> <u>Uses</u>	<u>Plan to</u> <u>Purchase</u>
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	<input type="checkbox"/> 27	<input type="checkbox"/> 28
3 K+	<input type="checkbox"/> 29	<input type="checkbox"/> 30
	<input type="checkbox"/> 31	<input type="checkbox"/> 32
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Adam's Media www.adams.com	101	47	Interland	132	84
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Cardservice	132	86	Millenium	133	68
Claris	26		Model Office	41	36
Company Corp	129	94	NEBS www.nebs.com	53	43
Computer Craft	124	59	Netcom	24	62
Corp Agents	131	90	Office Equipment www.oeo.com	122	58
Crane's	107	55	On-Hold Plus	120	61
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Designer Checks	128	99	PK Electronics	45	51
Eagle Travel	136	77	Qualcomm	6	32
Epson www.epson.com	CV2,3	30	Quarterdeck www.quarterdeck.com	31	37
Falcon	99	52	SEIKO	92	50
Fidelity www.fidelity.com	67	45	Sprint www.sprint.com/homeoffice	21	
Font Source	99,130	92	Symantec www.symantec.com	12	
ForeFront Direct	131	88	Syquest www.syquest.com	9	33
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Franklin Elec. www.franklin.com/rex	82	46	Transcender www.transcender.com	130	91
Gateway 2000 www.gateway.com/sbc	43		US Mortgage www.USMR.com	135	79
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180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199

Name: _____

Company: _____

Title/Job Function: _____

Address: _____

City/State/Zip: _____

Phone: (Home) _____ (Work) _____

Was this issue addressed to you? Yes ☐ 1 No ☐ 2

1. How much did your firm spend on
technology in the last 12 months?

- \$50,000+ ☐ 3
\$25,001-\$50,000 ☐ 4
\$10,001-\$25,000 ☐ 5
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2. From which channels does your
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products? (check all that apply)

- Consultant ☐ 10
Dealer/Reseller/VAR ☐ 11
Direct from Manufacturer ☐ 12
Retail Store ☐ 13
Other (please specify) ☐ 14

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820 Portable PCs	
830 Software	
840 Printers/Scanners	
850 Data/Storage	
870 Networking	
880 Office Products	
890 Finance/Investments	
900 Business Opportunities	
910 Business Services	

3. Are any of the PCs in your firm
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Yes ☐ 15 No ☐ 16

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Firm's Own Website	<input type="checkbox"/> 37	<input type="checkbox"/> 38
Any Server	<input type="checkbox"/> 39	<input type="checkbox"/> 40

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
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Name: _____

Company: _____

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Address: _____

City/State/Zip: _____

Phone: (Home) _____ (Work) _____

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Any Server	<input type="checkbox"/> 40	<input type="checkbox"/> 41

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HOW CAN I EVALUATE WHETHER A BUSINESS OPPORTUNITY IS CREDIBLE OR A SCAM?

J. NATHAN, BALTIMORE, MD

A: The ad you enclosed with your letter is suspicious. It doesn't state whether it's offering a job or a prospective business that you can buy to run yourself. If the company asks for an up-front fee, then it's promoting a business opportunity, not a job offer.

The following checklist helps evaluate the legitimacy of any such ad.

- ✓ Does the solicitation provide a company name? Does it list a street address and phone number to call for additional information before ordering?

- ✓ When you call, is there someone to answer your questions? If you leave a message, do you receive requested sales materials?

- ✓ Is the company listed in the phone directory? Can you find information about it in such online directories as BigBook (www.bigbook.com), Bigfoot (www.bigfoot.com), GTE SuperPages (www.superpages.gte.net), OnVillage (www.onvillage.com), WhoWhere (www.whowhere.com), or WorldPages (www.worldpages.com)?

- ✓ If you pay a fee, will you get something of value in return? Training? A marketing plan? A license to sell products or services? Leads from a national ad campaign?

- ✓ Will your role in this business suit your talents or interests? In your case, the company is looking for information brokers. Will you get your own clients for whom you'll do information research or will you provide the company with the names of sales leads for whom they will do the research? Which do you prefer?

- ✓ Does your state's attorney general have any outstanding complaints against the company?

Many states—including Maryland—have laws regulating seller-assisted marketing plans (which Maryland calls business opportunity plans) to protect buyers from fraudulent business-opportunity vendors.

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SETTING AN HOURLY RATE
SALTING AWAY MONEY
WILL MEDICAL TRANSCRIPTION LAST?

Q: How should I establish an hourly rate for my business converting manufacturers' blueprints into CAD drawings?

PETER JENNINGS,
Lino Lakes, MN

A: Generally speaking, two elements determine your hourly rate. First, you need to know what others charge and what your clients expect to pay. Second, you must identify the cost of doing business—which, as stated in your letter, includes \$8,000 to \$10,000 in equipment. Your rate, then, has to cover all your costs plus provide adequately for your time.

One formula for determining your rate of pay is to take the average annual starting salary for a CAD designer and add 40 percent to cover self-employment taxes, health benefits, and other expenses. Then divide by 1,250, which is a standard number of annual billable hours for the self-employed.

Our research indicates that a CAD designer can charge roughly \$50 an hour or more for developing a computer model of blueprints, although prices vary by locale, industry, and level of expertise. If \$50 per hour won't cover your business and living expenses based on the formula above, consider ways to reduce your equipment costs during your initial years in business.

To talk with a variety of CAD designers and compare rates and services, visit some CAD organizations on the Internet, such as the AutoCAD Virtual User Group (members.aol.com/ktrelski/home.htm).

Q: How do I go about investing some of my money for retirement?

VIA THE INTERNET

A: It's never too soon for people who are self-employed to begin funding their retirement. To maintain your current standard of living in your golden years, you'll need



YOU ARE HERE...



BUT THEY THINK...



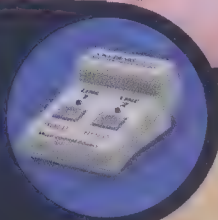
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& Small
Businesses
Sound Like
Corporate
Giants**

**Music-On-Hold
Adaptor**

\$59.95 MSRP



**Music-On-Hold
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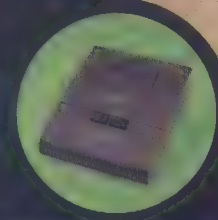
(Use with your
own CD player)

\$24.95 MSRP



**Digital
Music-On-Hold
Player/Recorder**

\$199.95 MSRP



Now, when you put customers on-hold they'll never know you're a home-based or small business, because they'll hear the same music-on-hold they are accustomed to when they call big companies. Only you don't have to spend a kazillion dollars on expensive phone systems and other equipment you don't need.

Just plug any ordinary one or two line phone into our On-Hold-Plus Adaptor and your own music source. (If you have a compact disc

player, you'll want to get our royalty-free, digitally mastered Music-On-Hold CDs, available in four different music styles).

For the ultimate in digital sound on-hold, try our OHP 3000 Digital Music-On-Hold Player/Recorder. This self-contained unit delivers rich, beautiful music and/or voice messages through any ordinary phone or phone system. It comes pre-packaged with its own music and a CD-ROM for optional custom produced music and messages. Get the big on-hold sound for a teeny-tiny price, with On-Hold-Plus.

On-Hold Plus

Because you put your image on the line every time you put a call on-hold

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OfficeMax

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1-800-788-8080

HELLO

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COMPUTER

For the location nearest you call
1-800-THE-CITY

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www.onholdplus.com

CIRCLE READER SERVICE 61

about 80 percent of your current income. Lacking employer pensions, we must take care of ourselves. One way to ensure that you save is to deduct a set amount from your checking account. Think of this as paying yourself first.

A rule of thumb is to sock away 10 percent of your personal income each year. But also keep in mind that thumb sizes vary and so do individual financial needs. Fortunately, Congress has shown some recognition of the needs of the self-employed and you can invest pre-tax money in a variety of tax sheltered savings plans.

Linda Stern, in her book *Money-Smart Secrets of the Self-Employed* (Random House) describes nine tax-deferred plans: individual retirement account (IRA), simplified employee pension IRA or SEP-IRA, profit-sharing Keogh, stock bonus Keogh, money purchase Keogh, 401(k), Simple, and defined benefit plan. The right plan depends on your age, overall financial situation, what kind of retirement you want, and whether you have employees.

Although these are all tax-deferred, the 1997 Tax Act recently introduced the Roth IRA, which you fund with after-tax dollars. If you keep your Roth IRA for at least five years, all withdrawals, including what you earn on your invested funds, are tax free. This is attractive because you're apt to pay income tax on much of your social security income.

As you can see, you've got a lot of choices. Fortunately, books such as Grace Weinstein's *Financial Savvy for the Self-Employed* (Henry Holt) can help. Also, there's no shortage of retirement planning software. Check out such titles as Prosper 2.0 (Ernst & Young LLP, 301-571-7000, 888-321-3331, www.ey.com; Win 95, Win NT; \$30) and Plan Retirement Quick & Easy (Individual Software, 510-734-6767, 800-822-3522, www.individualsoftware.com; Win; \$19.95).

Scouting for more assistance? You can go directly to banks (which now offer brokerage services) and insurance

companies. Or contact discount brokerage houses such as Charles Schwab (800-435-4000, www.schwab.com), Fidelity (800-544-9697), and Jack White & Company (800-233-3411, www.jackwhiteco.com). These firms also operate as mutual fund supermarkets; each will tailor a retirement plan for you.

Many people feel best served, however, with the personal attention of someone they hire. As with other professionals, get recommendations for a financial counselor from someone whose judgment you trust, such as your accountant. You should also check with associations that accredit financial counselors, including the International Association for Financial Planning (404-845-0011, www.iafp.org) and the Institute of Certified Financial Planners (800-282-7526, www.icfp.org). Despite its obvious insurance orientation, the American

Society of Certified Life Underwriters & Chartered Financial Consultants (610-526-2500, www.agents-online.com) is another source for certified financial planners. From these organizations, you can get the names of qualified practitioners in your area.

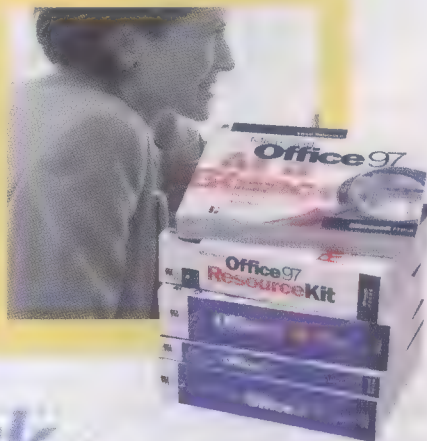
Q: I recently started a home building company. Word of mouth seems to be the best way of marketing this business, but what can I do to get the word out?

VIA THE INTERNET

A: Most well-established firms get the majority of their new business through word-of-mouth referrals, but chances are you won't have this method going for you until after you've built a reputation. So here are some things you can do to start spreading the word.

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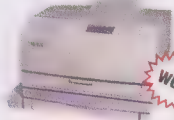
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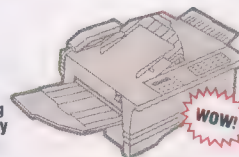


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- Offer to build some type of structure at cost. You might do this for a friend, relative, charity, or some other good cause. You might even consider building yourself a new home. Arrange to use this project as a showcase of your work. Take pictures, hold open houses, and give educational tours that demonstrate mistakes to avoid. A building contractor we met in Davis, California, has done this quite successfully.

Q: Previously, you've indicated that medical transcribing is a good field for start-ups. What impact do you think computer transcription will have on this business?

PEGGY STEWART,
Detroit, MI

A: Despite advances in voice-recognition software, medical transcription services continue to be in demand.

The Bureau of Labor, for example, projects a 51 percent increase in the need for medical transcriptionists by the year 2000.

"As of now, voice recognition is not attractive to physicians because of the time it takes to train the software," notes Jennifer Martin, publisher of the *MT Monthly* newsletter for medical transcriptionists. "There's an abundance of work for skilled transcriptionists." We're predicting that doctors won't use voice-recognition software extensively until the technology becomes as easy to use as a dictation device.

Martin points out that even when voice-recognition software improves dramatically, doctors—who are not

known for their spelling skills—will still need transcriptionists to edit their transcripts. Martin's Web site (www.mtmmonthly.com) contains more information about the impact of voice recognition and statistics on the medical transcription field.

For additional information about medical transcription and other home businesses in the health field, we recommend reading *Making Money in a Health Service Business on Your Home-Based PC* by Rick Benzel (Computing, McGraw-Hill). ■

Send your questions to PAUL AND SARAH EDWARDS, authors of *Finding Your Perfect Work* (Jeremy P. Tarcher/Putnam), at paulandsarah@smalloffice.com.

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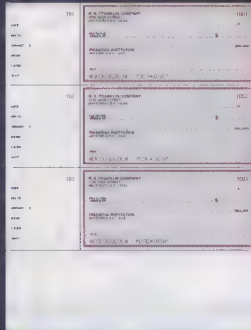
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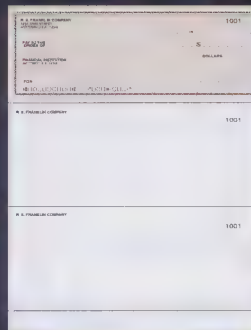
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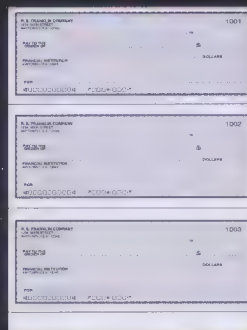
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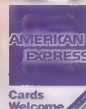
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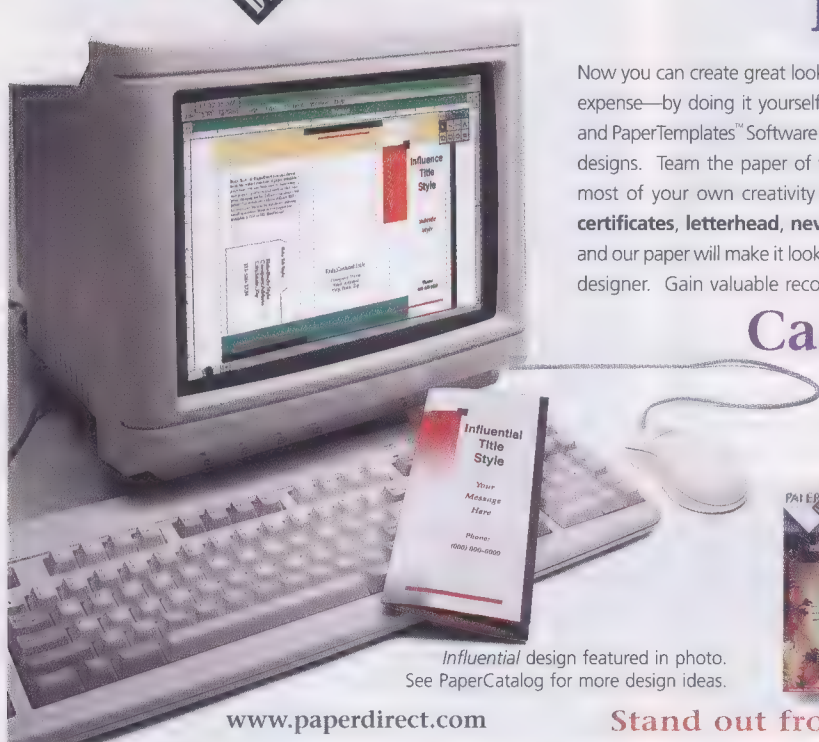
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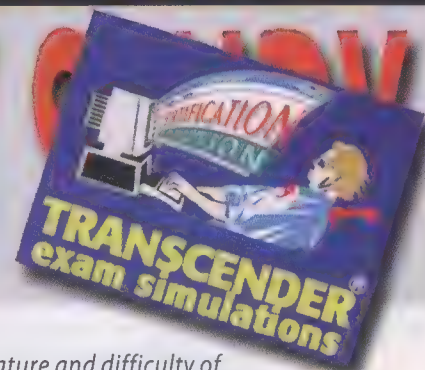
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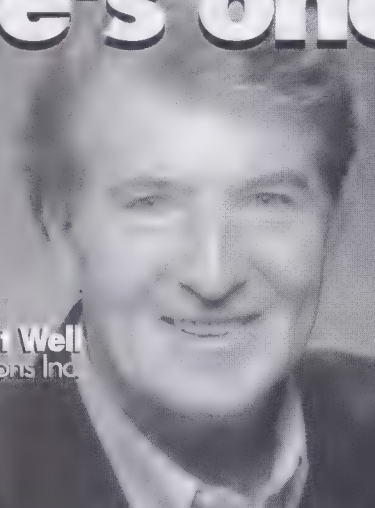
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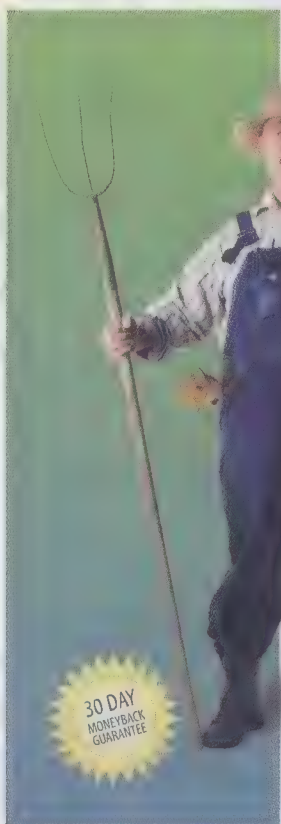
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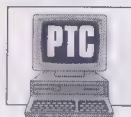
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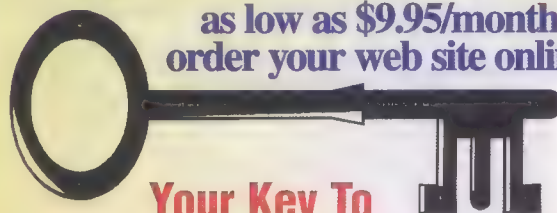
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Did you know that 40 million homeowners are overpaying on their largest monthly expense... their home mortgage? As our representative, you can show them how they can save an average of \$75,000 in interest charges by enrolling in our lender approved, mortgage reduction and auditing programs. If your time is limited, we'll even help you recruit others to market our programs for you... **FREE!** No mortgage experience needed and you can work at home. Call now and we'll send you our **FREE** color information package which explains how easy it is to get started! Our low start-up cost will amaze you!

LEARN THE SECRETS

As our representative, you'll be able to show homeowners how to: Save \$50,000 to \$200,000 in interest charges: Pay off 30 year loans in 19 years: Build equity 3 times faster, **WITHOUT** refinancing! Plus, we include mortgage auditing to detect lender overcharges which, by government estimates, exceed **\$15 BILLION!**

ASK ANY HOMEOWNER...

"If I could show you a **GUARANTEED** system that could **SAVE** you about \$3,500 per year for each of the next 20 years, and it only cost \$395, would you invest 10 minutes to watch a video?" Homeowners know they'd be foolish to say no. You'll be a hero and you can earn a large income in a prestigious position as our representative.

MAKING APPOINTMENTS THE EASY WAY

With our advanced marketing strategies, you'll easily be able to set appointments by the dozens. Or, enroll homeowners in volume by using our Group Presentation System. We also have access to millions of leads with detailed mortgage data for as little as 19 cents each!

PERSONAL DEBT REDUCTION BONUS!

Once you enroll, we'll also send you our new **DEBT FREE USA** program with Windows software... **FREE!** You can show anyone with credit cards, personal loans, auto loans, etc., how to get completely out of debt in less than 5 years while saving \$10,000 to \$20,000 (or more) in interest charges! And our software reveals how to do this with no increase in monthly payment!

Since almost anyone with credit cards is a potential customer, the income possibilities are staggering! You can market **Debt Free USA** yourself as a free appointment setting bonus or we'll show you how you can easily recruit others to market it for you! USMR offers other high

income programs which will be fully explained in our **FREE** color mailer. You will be impressed!

EARN 100% COMMISSIONS!

With USMR, when homeowners pay you \$395 to enroll, you can keep \$395 as your commission! When you call for your free information package, be sure to ask for details on how to earn 100%.

WE'LL HELP YOU RECRUIT A SALES GROUP

No time to direct market our programs to consumers? No problem! USMR can help you recruit a network of sales reps to enroll clients for you. USMR has a **FREE** recruiting and management program. You just run a few newspaper classified employment ads, and we'll take your ad calls on our 800 lines. We'll send color information packages to your callers and sign them up. Then, we'll manage them and pay you up to \$118 each time they enroll a client! Ask about this **FREE** service when you call.

OUR SUPPORT TEAM WILL HELP YOU

USMR maintains a staff of highly qualified professionals to help you grow your business. Our Program Support Team is on call 45 hours per week toll free... so the call won't cost you a dime. And this service is **FREE!** Remember, with USMR, we earn our income as you become successful marketing our programs. That's why you can really depend on us to help you excel!

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When you join USMR, you're becoming part of America's largest accelerated loan organization. **BILLIONS** of dollars of mortgages and loans have been enrolled on our programs! During the past 10 years, we've grown to become the most successful company of our type in America. We've helped over 20,000 representatives start their own business... and we'd like to help you too. With 52 million mortgages, the market is booming and there has never been a better time to join USMR!



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To learn how you can get started in your own low cost home based business, call now to order your **FREE** color mailer. It describes how you can earn a large income as a representative for the USMR Equity Acceleration Program. Before you consider any other business program, you owe it to yourself to learn more about USMR.

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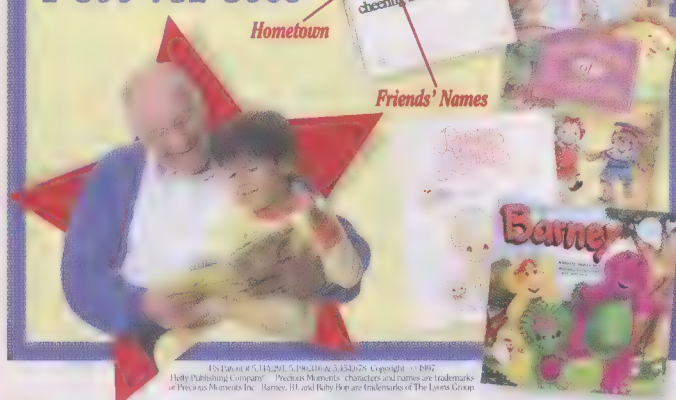
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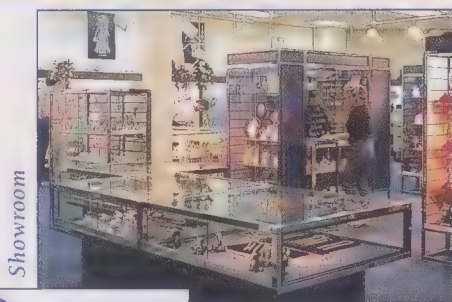
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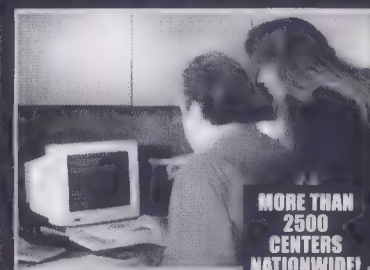
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Clothes-less on the Cordless

I've finally found the key to winning the phone tag game

I'VE STARTED CARRYING A CORDLESS PHONE INTO the bathroom during business hours. Isn't that a trifle excessive, you ask? Is Steve perhaps tiptoeing through the Valley of the Compulsives? Maybe. But I have a perfectly rational explanation.

I don't do it for the wonderful acoustics—though I do admit that a little lavatory-induced *basso profundo* makes me sound a lot more like a Captain of Industry than usual. Nor am I motivated by the sneaky pleasure of speaking to some corporate muckety-muck while I'm standing naked and dripping after a shower. (I do have to admit, though, that holding conversations on urgent business matters while you're sitting on the throne does help keep "do-or-die" projects in perspective.)

It's not even my experience staying at hotels with bathroom telephones that has changed my behavior. In fact, a friend tells me the whole bathroom phone thing isn't based on guest convenience but rather on safety regulations. Seems that after the classic Laura-gets-her-big-toe-stuck-in-the-tub-spout episode of *The Dick Van Dyke Show*, a law was passed mandating phones in hotel bathrooms. But I'm a shower guy myself, so safety isn't the issue.

No, I now take calls in the bathroom because I've been playing telephone tag for 15 years. I always lose. You do know the rules of telephone tag, don't you?

- All vitally important business calls placed to a home-based worker must be timed to coincide with his or her attempts to walk the dog, run out and grab a sandwich, or use the bathroom.

- All attempts to return messages received during these periods must fail. To ensure this outcome, the corporate caller is required to leave a message, then immediately race out of the room and ignore all ringing phones for no fewer than 18 hours. In championship play, the caller's secretary, superior, and relatives are also required to abstain from answering the phone.

- Messages left for the work-from-home set will be judged on urgency, obtuseness, and incomprehensibility. The grand prize winning entry for the 1997 season was, "Fred, this is (garble garble) at MegaCorp. (Garble) suggested I call you about a \$50,000 (garble garble). I need to hear from you immediately. My number is 212-450-(garble, garble, garble, garble). Get back to me right away—this is urgent." In fact, the guy who left that message is now making a six-figure salary by promoting the Garbletron 4000, "the tool Telephone Tag pros use when only the (garble garble) will do."

- Bonus points are awarded to callers who leave messages that only sound critically important. Last year the winner in this division came from TransTeleGlobalMediaCom, with its classic "call Mr. Green immediately for a major business opportunity" long-distance service pitch.

I don't want to play this game anymore. So now the phone goes where I go, including the bathroom. On more and more of my business calls I sound like James Earl Jones's younger brother. To tell the truth, I kind of like the effect. In fact, with a portable computer and a thermos of coffee, I could do a lot of work in here...er, there. ■

Contributing editor STEVE MORGENSTERN submitted this column via e-mail from... somewhere.

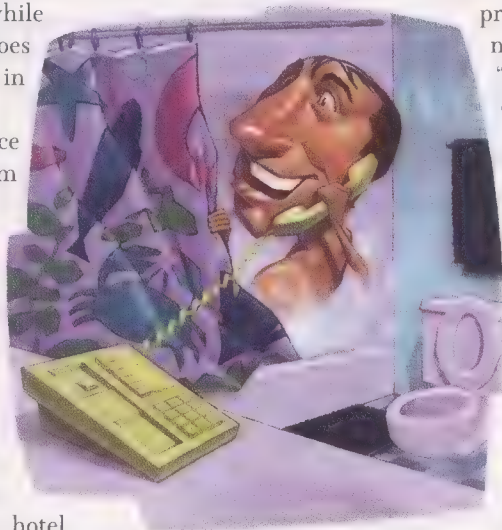


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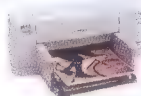
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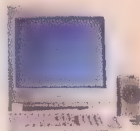
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